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CAN IT BE TRUE?

By the same Author.

ABEL:

A Tragedy.

From "THE QUEEN," February 2nd, 1884:

"The preface to Mr. Cliffe's poem is so clear and intelligent and in such excellent prose that we are prepossessed in his favour. The writing of a tragedy is a serious undertaking, and one to which nobody should commit himself without careful study and preparation. The author of 'Abel' seems to be aware of this, and has deliberately formed and carried out his plan. He believes that dramas founded on Biblical events ought to have a large admixture of lyric poetry and other features which he enumerates. The poem, consequently, abounds in lyrical passages and elements. It opens with a monologue by Michael, which is followed by another by Satan. Two choruses, one of Angels and one of Demons, occupy a decidedly conspicuous position; the remaining chief speakers being Adam and Eve, Cain and Abel and their wives. Much of the dialogue is animated, and Mr. Cliffe's facility of versification is everywhere manifest. The composition as a whole is graceful, sometimes vigorous, but with occasionally feeble lines. The language employed is consistent, and no charge of irreverence can be brought against the author. He writes as a man of culture, and under the influence of classical models. We find the poem very interesting, and regard it as worthy of praise for many admirable qualities, originality being one of them."

REMINGTON & Co., Henrietta Street, Covent Garden.

CAN IT BE TRUE?

BY

FRANCIS HENRY CLIFFE

Alcun non può saper da chi sia amato
Quando felice in su la ruota siede;
Però c'ha i veri e i finti amici a lato,
Che mostran tutti una medesima fede.

ARIOSTO.

TWO VOLUMES

VOL I

LONDON

REMINGTON AND CO PUBLISHERS

HENRIETTA STREET COVENT GARDEN

1887

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CHAPTER I.

THE Rev. Frederick Berner, having a large family and a small income, and expecting an addition to the former and none to the latter, was becoming uneasy as to the future before him. He spoke on the subject to his wife, and she agreed with him that something must be done to improve the state of their finances. At last a happy thought struck her.

“My dear Frederick,” she said, “I know a very simple way of obtaining money. We have several spare rooms in our house, which is larger than we require, now that our children are at school. Why not advertise for pupils?”

“ Pupils, my dear ? ” he asked, dubiously. “ I do not think that would answer, as I have never taught anybody anything in my life.”

“ Never mind,” retorted the lady, nothing daunted. “ When you have sufficient pupils you can engage masters. There are plenty of clever men to be had, and on very reasonable terms ; I assure you there are.”

Her husband did not seem convinced that cleverness was so rife, but he promised to think about it.

“ Not at all,” she said ; “ you will decide at once. I know you too well to let you put it off. Postpone it for one day and you may postpone it for ever.”

He felt the truth of this remark ; but as he was loth to exert himself, he made one further attempt to obtain a reprieve.

“ But have you sufficiently considered, Charlotte, the inconvenience to which we shall be put ? How will you be able to endure the racket of boisterous children ? ”

“ There is no necessity for taking children,” she answered. “ Young men would pay better, and are far less of a responsibility.”

"I am afraid I could never manage young men," he said, despondingly.

"Because you have never tried. My dear Frederick, how often have I told you that in this life we must be energetic? If you will not rouse yourself now, I do not know how we shall pay our bills next October."

"But we shall have to make outlays to receive the young men, and I am not sure there will be any profits."

"Of course," his wife said, "you must make the terms as high as you possibly can."

"How much do you think I ought to ask?"

"Two hundred and fifty guineas per annum," said Mrs. Berner, positively.

Her husband gave a low whistle.

"I should consider myself lucky with half."

"Nonsense!" she exclaimed. "You must not make yourself too cheap. The higher the terms are, the higher you will stand in the estimation of parents."

One of the foremost articles in the reverend gentleman's creed was his intense belief in his wife's superior knowledge of the world.

"Well, supposing," he said, "I am obliged to ask so much, we must bear in mind that there are other men far more qualified for such a task than I am, and that it is ten to one I may not succeed."

"Nothing venture, nothing have," she replied.

"Very true, my dear; but advertising is so expensive."

"I will pay it out of my own pocket," said the enterprising lady. "We must make a move."

"But if we had the young men they would entail great outlay. At such a high rate we could, of course, only expect sons of rich people, accustomed to every luxury, and who would require comforts in which we never indulge."

"Always but, but, but!" said Mrs. Berner, becoming impatient. "I say get the pupils in the house, and leave the details to me. Three or four young men, at two hundred and fifty guineas a year each, would soon set us up splendidly. The house does not require much preparation. The eldest pupil shall be

put in the blue-room, and I am sure that is as nice as anybody could wish; and as to the other rooms, I could soon make them most comfortable. The furniture-dealer will give us credit for a few months, especially when he hears what our prospects are."

The sanguine Mrs. Berner was beginning to feel as if she were coming into a fortune. Her less buoyant husband looked round the drawing-room, in which they were sitting, with its faded carpet and old-fashioned furniture, and its dreary outlook on a dingy red brick wall, and he could not suppress a sigh.

"One thing," she continued, "we must improve, and that is our cooking. It must be better in quality and ampler in quantity than hitherto. Then I shall be ready to receive anybody who appears."

"You seem so convinced that your plan will answer," he said, after a pause, "that I think I had better withdraw my objections and boldly make the attempt."

"That's my dear Frederick," she exclaimed in raptures. "I will without delay draw up the advertisement."

She sat down at her desk, and in three minutes read the following words :—

TO PARENTS AND GUARDIANS.—A Clergyman residing near Richmond in a commodious house, has vacancies for three or more sons of gentlemen desirous of completing their education. Classics, mathematics, etc. Terms, two hundred and fifty guineas per annum. Home comforts. Highest references.—Address, CLERICUS, 5, Dull-road Buildings, Richmond.

“That will do admirably,” he exclaimed ; “I do not think we could say anything more.”

In due time this advertisement appeared in the leading papers. For several days Mrs. Berner was on tiptoe of expectation, and whenever the postman went his rounds, and whenever a visitor’s rap was heard at her door, she could scarcely contain herself for suspense. But she waited and waited, and no answer came.

When a week had elapsed she was obliged to awaken her husband to the necessity of repeating the advertisement. He at first demurred at the expense, and again gave vent to his conviction that it would be useless, but, as usual, he yielded in the end.

The advertisement reappeared in the papers, and two days afterwards a lady called. She said she was the mother of three most unruly boys, who could not be induced to learn anything, which fact almost drove her to despair. She seemed pleased with Mr. and Mrs. Berner, and made no objection to the terms. On leaving she promised to let them know her decision in a day or two, and Mrs. Berner felt sure of being ere long in receipt of seven hundred and fifty guineas a year. But when the answer came it was to the effect that she did not consider the house airy or cheerful enough, and regretted that she did not think it suitable for her sons.

This reply was a terrible blow to Mrs. Berner, and as to her husband, it made him sink into deeper despondency than ever.

As the second set of advertisements had no other result, they were obliged to go to the expense of a third. This was an advance on the former, inasmuch as they received five letters in reply. But they all came to nothing.

One parent wanted to know if they would

take two boys of sixteen and seventeen at one hundred guineas each. Mr. Berner would have jumped at the offer, but his wife was firm.

“No,” she said, “it must be worth our while, or we must not do it at all.”

Another parent, after corresponding with Mr. Berner for three weeks, suddenly broke off the correspondence by not answering his letters.

Negotiations were progressing favourably with a third party, when unfortunately he determined on having a personal interview, and on coming to the house he was, like the first lady who applied, unfavourably impressed with the dulness of the abode.

The fourth answer was from a gentleman who begged Mr. Berner to appoint a day for meeting. He did so.

The gentleman appeared, and a most pleasing man he was. He asked Mr. Berner how many pupils he had, and on receiving the answer, “None as yet, but I hope to have several shortly,” he declared he could not possibly send his son to a place where he

would have no companions. In vain Mr. and Mrs. Berner assured him that his son would not be for long the only pupil. The father declared the effects of solitude, even for a few days, would be bad, and with this assertion he left the house, at the same time telling Mr. Berner he might write to him when he had more inmates.

This was cold comfort, and the fifth answer was as fruitless as the others. A guardian of two young men, aged eighteen and twenty, asked Mr. Berner to call on him on a certain day, but when the day came round, and Mr. Berner was almost ready to start, a telegram arrived to the effect —

“Do not come. We are going abroad.”

Such was the disheartening result of their expensive advertisements.

Nevertheless, Mrs. Berner persevered. They could ill afford the outlay involved by advertising, but she knew it was their only hope, and she continued to battle with their difficulties.

At last, when they had spent over ten pounds in advertising, Mr. Berner received one morning the following letter:—

“DEAR SIR,—

“In reply to your advertisement in this morning's *Times*, I beg to state that I should be happy to find a home, such as you offer, for my son. He has considerable talents, his disposition is not bad; but I regret to say he has formed acquaintances of which I do not approve. I wish him to be completely separated from them; and as I am so little at home that supervision is impossible, I think it advisable to place him in the hands of those who can look after him. He is twenty-one years of age; but I have given him to understand that if he is not submissive and well-conducted he will incur my most serious displeasure; and I should wish this fact to be impressed upon his mind. I have been too indulgent to him up to now, but I find it necessary, for his own good, to turn over a new leaf. Should your references be satisfactory, I hope we may come to an arrangement.

“Yours faithfully,

“PHILIP BEVERLEY.”

“The writer of that letter,” said Mrs.

Berner, "does not seem to me very likely to have been over indulgent."

"How do you form that opinion?" asked her husband.

"From the whole tenour of the letter."

"It will be a disagreeable task," said Mr. Berner. "What on earth am I to do with an unruly, dissolute young man?"

"Try to influence him for good," she replied.

"Easier said than done," he retorted. "However, I must go through it; and if it does not answer, why —"

He did not finish his sentence, but sat down and wrote to Mr. Beverley, giving his references, and assuring him that he would do his best if his son were confided to his care.

In a few days a note came from Mr. Beverley requesting Mr. Berner to call upon him the next day at half-past three in the afternoon.

As the appointed hour drew near, Mr. Berner was driving to the residence of Mr. Beverley, a handsome house, in a fashionable

square. He was shown into the drawing-room, a magnificent apartment, fitted out with extravagant luxury. The soft carpets, the rich hangings, the inlaid tables, the costly paintings and lofty mirrors formed a background that threw out with almost theatrical effect the pale and careworn face and the somewhat listless figure of Mr. Berner. It seemed to strike Mr. Beverley as he entered, for he fixed on his visitor a glance of mingled surprise and inquiry, in which, if there was no rudeness, there was certainly no cordiality.

“My son, as you are already aware,” he began, when he had asked his visitor to be seated, “has caused me much trouble. He is quick and clever, and, as you may suppose, he has had every advantage. His studies leave little to be desired; but his general conduct is far from satisfactory. When his poor mother was alive she used to look after him, and later on he had tutors and went to the University, and I never heard many complaints of him. But about eighteen months ago I wished him to go into

society, and to fill the position in the world to which he is born. When you see him, I think you will be pleased with his appearance. Indeed, he was only too successful in the world; everybody paid him attention, everybody courted him, and in a few weeks his head was completely turned. Parasites and flatterers gathered round him, and he made most undesirable acquaintances of both sexes. You understand me. I need not enlarge on this painful subject. As I stated in my letter, it is impossible for me to exercise over him the necessary supervision. I therefore am on the look-out for a man of experience and firmness, who will execute my orders, and who will endeavour to counteract the bad influence that has been at work."

During this speech Mr. Berner had time to look fully at the father of his future charge. Not having any great amount of penetration, he merely saw a tall, good-looking, fashionable man of the world, but the minuter details escaped him. Mr. Beverley was a man of vast fortune, whose natural haughtiness had been fostered and nourished by every event

and circumstance of his life. His unconquerable self-esteem prevented him from suspecting that he himself was possibly in some degree to blame for his son's vagaries. Money was his remedy for everything. He had paid lavishly for his son's education, and fancied that he had, by so doing, completely discharged his duty. He had given him plenty of money on entering the world. And now his plan, on seeing the bad path on which the young man was proceeding, was to stop his allowance, and to pay some mentor heavily for making him virtuous again.

"I fully understand," said Mr. Berner ; "and I think, Mr. Beverley, you will not be disappointed with the result of my care."

The effort required to produce this confident speech was very great, for at heart Mr. Berner had grave misgivings.

"I thought at first," said Mr. Beverley, "of engaging someone to be resident here ; but on reflection I determined on sending him away from home for the present. I should like him to see a little good society ; but if any of his fast associates try to get

at him again, you will please to let me know without delay."

Mr. Berner promised to do so ; and they then began to settle the details of business, details which would have no interest for the reader.

As Mr. Berner was rising to depart, Mr. Beverley said —

" I may as well introduce you to my son ; I know he is at home."

He rang the bell, and told the footman to ask Mr. Philip to come down.

The footman returned in a few minutes, and said —

" Mr. Philip is out, sir."

" Out !" exclaimed Mr. Beverley. " Why, he told me he would be in all the afternoon."

" Yes, sir ; but Sir Alexander Marshfield called, and they both went out together."

" There !" said Mr. Beverley, " now you see how things are. He can't be quiet for ten minutes but some of these fellows come to lure him away. That Marshfield is the greatest scamp about town ! They will go gambling, and drinking, and doing Heaven

knows what besides, until two or three in the morning. Can you wonder that I am driven to desperation?"

Mr. Berner sighed, not only at the father's distress, but at the prospect in store for himself. However, the reward was to be ample; and on the Monday following it was settled that Philip Beverley should come to his house.

When Mr. Berner arrived home he found his wife in the most extreme tension of suspense. On hearing the happy news that they were at last to receive an inmate, and with him some emolument, her relief and delight were unbounded.

"He shall have the blue-room," she said; "I will get it ready at once."

The blue-room was, in her eyes, more august than a State apartment in Buckingham Palace; and to allow anybody to occupy it was the highest sign of favour she could confer.

There was no little respect of the world in poor Mr. Berner's nature, and he dilated with great complacency on the splendour of Mr.

Beverley's house, the great wealth he seemed to possess, and the aristocratic name of Sir Alexander Marshfield. Returning home after enjoying a glimpse of so much luxury, he more than ever doubted whether Philip Beverley would not ere long be weary of his new abode, and sigh for his father's house amid the gloom of Dullroad Buildings.

He did not give vent to these thoughts, as his wife was so completely happy, so convinced that nothing could excel the comfort of the blue-room, so certain that she could satisfy the new member of their little household.

The interview took place on Wednesday, Philip was not to come before Monday ; she had, therefore, plenty of time for her many preparations.

She was supremely happy. For the first time in many months she was able to look forward without anxiety to the future ; and the relief seemed to give her renewed youth. The furniture in the drawing-room was brightened and polished ; the carpets were taken up and beaten ; the old bedstead was removed from the blue-room, and a handsome

new one, just arrived from the upholsterer, put up in its stead. It was not her fault if a single speck of dust was to be seen.

On Saturday afternoon everything was ready. The house had been turned upside-down for two days, and had at last recovered its usual staid appearance, with a bloom of freshness about it of which it had long been in want. A new oilcloth had been laid down in the hall, and the rods on the staircase had been rubbed and rubbed until they dazzled the eye with a more than golden brilliancy. Flowers such as the season could offer—it was late in September—adorned the vases in the drawing-room, and some fine ferns stood in the windows.

On Sunday Mrs. Berner rested on her laurels, but her mind was more active than ever. She was wondering what Philip Beverley would be like; whether he was tall or short or middle-sized; whether he was fair or dark; and she repeatedly remarked to her husband that he ought to have extracted these particulars from the father when disappointed of seeing the son.

"Do you not think you ought to meet him at the station?" she asked Mr. Berner on Monday morning.

"Well, it is not usual," he replied. "I think I had better not."

The fact is he wished to put off as long as he could the ordeal of meeting the formidable youth.

Mrs. Berner could not understand this reluctance. If it had been seemly she would have gone herself, so eager was she to get a glimpse of Philip.

But Mr. Berner argued that as the distance between Mr. Beverley's house and Richmond was so trifling, it would not look well for him to dance attendance upon a young man supposed to be under his care.

She did not press the point, and tried her best to occupy herself with other thoughts than those of the coming visitor.

He was not to arrive until the afternoon, and she was anxious to give him a good dinner in the evening. It was remarkable to see her buoyant activity and delight. A more fortunate circumstance for her husband than

that his wife should have been of such a temperament, could not have occurred, for with his moping, indolent nature, a person of similar disposition would have dragged him down to perpetual languor.

The time was approaching, and whenever Mrs. Berner heard carriage-wheels she fancied it was he.

“Do you think he will be here soon?” she constantly asked her husband, to which he invariably replied —

“In five or ten minutes.”

She went up once more to the blue-room to see that it was in order, and to assure herself that no comfort was missing. Everything was as nice as she could desire. The room, though dark like the rest of the house, was decidedly comfortable, and the bed, with its snow-white pillows and sheets, was delightful.

She came down with her mind at rest and her heart overjoyed, and had scarcely taken her seat in the drawing-room when a carriage drove up, a knock was heard, and Mr. Philip Beverley entered the house.

CHAPTER II.

“ YOU went far too slowly, driver ; I told you to gallop, and you absolutely crawled.”

These were the first words that Mrs. Berner heard uttered by Philip. They were spoken in the passage. A moment afterwards the door was thrown open, and he entered the drawing-room.

She saw a young man, somewhat above the average height, dressed in the newest fashion, decidedly good-looking, fair hair, fair moustache curled upwards, and light, bluish-grey eyes, quick and restless in expression.

“ I thought,” he said, after the customary salutations, “ that we should never get here, and when we were here I could scarcely

believe it was the right place—such an incredibly dreary looking house. Well, I know the governor meant to send me to Land's End, and he has done so with a vengeance."

This was a courteous way of breaking the ice, and it made Mr. Berner feel more than ever his utter insignificance. He asked Philip if he would like to go up to his room, and the latter assenting, he showed him the way.

Mr. Berner came down in a few minutes looking rather crestfallen, and asked his wife what she thought of him.

"We have scarcely seen enough of him to judge," was her guarded reply ; but at heart she felt that her impression was not favourable.

"I am afraid I shall have a vast amount of difficulty with him," said her husband.

In five or ten minutes they were startled by a terrific ringing of bells. It proceeded from Philip's room. The maid hurried up, and ere long appeared with a most perplexed face, and said —

“ Please, ma’am, the gentleman do want so much, I don’t know how to manage it all. He wanted some more hot water, and I said it wasn’t boiling, and he said he must have it at once, and he told me to send someone to buy him a button-hole and to despatch a telegram ; and I said, there was nobody to go, as I was so busy that I couldn’t leave the house, and he got angry, and he said it must be done, and I really don’t know what to do.”

“ Well,” said Mr. Berner, “ I suppose I must take the telegram.”

At this moment another violent peal of the bell was heard.

“ There it goes again,” said the maid, hurrying to answer it.

“ This is terrible work,” said Mr. Berner to his wife.

“ Never mind,” she replied, “ he will soon settle down.”

Ann, the maid, came back with the intelligence that the gentleman wanted some ink.

“ Oh my !” she said, unable to suppress her feelings at what she had seen, “ he have

such a splendid dressing-case open. Such beautiful crystal bottles, with silver tops, as I never saw before; and brushes with silver backs; and such a magnificent gold watch is lying on the table!"

Mr. Berner had to cut short her raptures in order to send up the ink.

Ere long they were disturbed by another pull at the bell, and Ann soon reappeared, saying—

"Mr. Beverley's compliments, sir, and he would be much obliged if you would come up and speak to him."

Mr. Berner hastened up immediately. He rapped at the door, and on Philip's saying "Come in," he entered.

The young man was standing before the looking-glass in his shirt sleeves, brushing his hair with two brushes. The contents of three large trunks were strewn about the room, that splendid blue-room of which Mrs. Berner was so proud.

Philip's powers of observation were keen, and the first glance he took of Mr. Berner on alighting from his cab led him to believe

that he was of a docile nature, and he now determined to experiment upon him.

"Is that you, Mr. Berner?" he asked, without looking round.

"It is."

"I should feel obliged to you if you would help me to unpack and arrange my things. I thought of asking the maid, but her hands are dirty, and she seems awkward."

"I was going to take your telegram for you," said Mr. Berner, feeling that it was not for the young man to order him about, and yet not being able to screw up his courage for a refusal.

"Oh, you mustn't think of the telegram. I have changed my mind. I will not send it."

"But your button-hole?" suggested Mr. Berner; "there is nobody but myself to get it."

"Very kind of you; but in a little pokey place like this I needn't bother about it."

Mr. Berner immediately began busying himself with the clothes to hide the colour that was mounting to his face.

"That fellow is a muff," was Philip's

mental ejaculation; but he said aloud—"I am afraid I am giving you a world of trouble; but it is only for the first day, you know. Please hang that dress-coat in the wardrobe by my evening-suit. I have left my best clothes at home, but if I want them I can easily send for them. You will excuse my writing a letter? I should like it to go by the next post."

He sat down at the table and began writing, looking up now and then to tell Mr. Berner where to put his things.

After a short silence, during which he finished his letter, he said —

"I'm not accustomed to write at a round table; haven't you a Davenport you could put in here?"

"There is one in the drawing-room," said Mr. Berner; "you can write there whenever you like, or in my study."

"That is not the same thing," Philip retorted; "I like writing my letters in private. You must please to send me a desk up to this room."

The reluctant promise to do so was wrung

out of Mr. Berner, and Philip then rose and helped him to arrange the things.

He showed Mr. Berner a curious antique watch, a silver cigar-case, and his rings, scarf-pins, and studs, the jewels being of great beauty and value.

He became more genial when he found Mr. Berner so biddable, and was almost polite to him when he left, with the letter in his hand, promising to post it.

Mr. Berner looked at the address. It was to Sir Alexander Marshfield.

“ This looks bad,” he muttered, remembering what Philip’s father had said about the Baronet. He read and re-read the address, examined the large, untidy, dashing writing, and held the letter up to the light. But all this scrutinizing of the envelope did not acquaint him with its contents. However, posted it must be, so he went and threw it into the neighbouring pillar-post, though on his return he expressed his doubts to his wife as to whether he ought not to write to Mr. Beverley to inquire whether he approved of this correspondence or not.

She was rather surprised at the coolness with which, by his own account, he had been treated by Philip ; and urged him to stand his ground in future.

When the dinner-hour drew near Philip came down, looking very satisfied with himself, though unadorned with a button-hole. He sat down and talked to Mrs. Berner, and she was beginning to think that he was far pleasanter than she at first supposed, when the illusion was quickly dispelled.

“ I wanted to ask you, Mrs. Berner,” he said, “ if you could not give me a nicer room. It is all very well when the gas is lit, but in the daytime it is rather dark, and I do not like the bed facing the window.”

This was audacity indeed ! Objecting to the blue-room ! Despising the best bedroom in the house, after all the pains she had taken to make it comfortable !

“ I am afraid,” she said, “ there is no room in the house which would please you if that does not. But I can have the position of the bed altered.”

He thanked her, and silence ensued. She

was very much nettled, and he saw that she was so. If her husband had been in the room, he would have continued complaining and making disparaging remarks, but he was rather more polite to ladies than to men, which is, however, not saying much.

Mr. Berner came in very soon, and almost simultaneously with his appearance dinner was announced.

During the progress of the repast their patience was again put to severe proof. Philip thought the dining-room dull and dreary, and by the expression of his face Mrs. Berner could see what his opinion of it was. The soup he allowed to pass without any unfavourable comment; but when he found it was followed immediately by meat instead of fish, he said he was always accustomed to fish as well as meat at home, and expected it elsewhere. Mrs. Berner promised he should have it in future, and harmony was restored. But not for long. The wine was by no means to his taste, though it was the best the Berners had had on their table for many years.

"I cannot possibly give more expensive wine than that," said Mrs. Berner. "I am sure everybody would say it is very good."

"So they would," he admitted; "but it is not what I am accustomed to."

After a somewhat unpleasant debate on the subject, he expressed his determination of supplying himself with his own wine. This was not very agreeable to the Berners, but they thought it better to raise no objection. Consequently, he sent his orders next day to his father's wine merchant to send him several dozens of the oldest and choicest wines, and these he drank with great enjoyment, never offering a glass to anybody, except on one occasion to Mrs. Berner when she was indisposed, and she then had the spirit to refuse it.

But we must not forestall events. When he and Mr. Berner were alone, the latter asked him how his father was.

"Oh, he is wonderfully well," said Philip; "I daresay all the better for being rid of me. He is glad enough to have a pretext to send me into exile, because the way he goes on is

not over exemplary, and he is delighted to escape my observation."

Mr. Berner did not like to hear him talk in this way of his father, so he found it necessary to revert to another subject, and he inquired about his favourite studies.

"I do not know that there is any study of which I am particularly fond. As a boy I used to like the Latin poets, Catullus and Juvenal especially; but now I find life more interesting than books."

Not finding much congeniality in Philip, Mr. Berner was glad to rise as soon as possible from table.

In the drawing-room Philip asked Mrs. Berner to play for him. She did so, and he complimented her on her performance, which was, in truth, very good.

"I like music," he said. "You can sit and listen, and listen, and think of nothing in particular, and so the time glides by."

He then played backgammon with Mr. Berner, and by the time they had had three games he said he had some letters to write, and retired to his room.

“Good Heavens!” he exclaimed, “what I have come to! I shall go wild if this dull life continues. What would Marshfield say if he saw me in this den?”

Such was the close of the first day, and the second did not open more auspiciously.

When the house was stirring, Philip gave his usual violent pull at the bell, and when Ann appeared, ordered hot water and a cup of coffee to be brought as soon as possible. Instead of getting up he wrote letters in bed, caring little whether he inked the sheets or not. One of the epistles was to his father, whom he assured that he was very pleased with his present abode.

“If he believes I like it,” thought Philip, “he will take me away all the sooner; but if he were to know the truth, he would oblige me to stay for months and months.”

His feelings towards his father were, as the reader may suppose, not over dutiful. Mr. Beverley had not been quite correct in telling Mr. Berner that he had been too indulgent. No, he had not been too indulgent to his son, but he had given him too much money. He

had frequently been very harsh to him as a boy, and then, to make amends for it, he used most injudiciously to bestow handsome sums upon him. The inevitable consequence followed. Severe restraint, succeeded by the liberty and means of enjoyment, gave Philip such a zest for pleasure and luxury that every day of his life made him more and more selfish, frivolous, and extravagant.

The Berners did not see him at breakfast that morning. He sent word that he had a headache and could not come down. This message was subsequently repeated almost every day, so that it was the exception when he did appear at the early meal. Mrs. Berner by no means regretted this circumstance. She had no liking for Philip, and it was with great pains that she concealed this fact from him.

“Philip Beverley,” she said to her husband, “has neither heart nor principle, and I greatly fear that he will not turn out well.”

“Surely, Charlotte,” he replied, “you are too severe upon him. I grant that he is self-indulgent and inconsiderate to others, but

that may wear off in time ; and I know his talents are good if he could only be forced to use them."

Mrs. Berner was far from uncharitable in her judgment on individuals, but her keen feminine insight made her form this unfavourable opinion of Philip. She expressed it, but would not dilate upon it.

Her husband was not endowed with any preternatural perception of character, and he could only see folly where she discovered vice, thoughtlessness where she recognized malignity. He was by no means averse to Philip when the first shock of his imperiousness passed off, and was not without the hope of exercising a beneficial influence over him. They read together of a morning, they sometimes took rambles of an afternoon, and were, on the whole, much better friends than seemed likely at first. Whether the elder man exercised that good influence over the younger man which he supposed, may be doubted. Philip delighted in dazzling him with stories of the great people with whom he was acquainted, and Mr. Berner was weak

enough to let himself be so dazzled. One of Philip's favourite boasts was the large amount of money he had lost and won at betting and card-playing, and to these rhodomontades Mr. Berner was too fond of listening. One day Philip had actually the audacity to propose that if Mr. Berner felt inclined to try his luck on the turf, he would be happy to give him his advice, and this offer, though not accepted, was refused without any indignation.

Notwithstanding his amicable relations with his mentor, Philip rebelled at heart at the dull life he was compelled to lead, and secretly determined to endure it no longer, let it cost what it would. From his father he was receiving no allowance for the present, but he had unlimited credit with his tradespeople, who knew that he was the only son of an opulent parent. To beguile the tedium of his hours he would frequently order books, clothes, curiosities, rings, all sorts of expensive articles, only to pass a few minutes in unpacking and looking at them.

It was a great relief to him to hear, about

a week after his arrival, from Mr. Berner that they were expecting a pupil next day. He would have been glad of any sort of companion to break the monotony of their daily routine ; and when he heard that the young fellow in question was neither good-looking nor considered clever, and thus most likely to be an effective foil to his own accomplishments, he was ready to give him a cordial reception.

Mr. Berner owed this new acquisition to the recommendation of a brother clergyman who was acquainted with a rich old man of no particular family who was looking out for a tutor to improve his son's neglected education. It was high time, for the boy was sixteen and as ignorant as a child of four, and as awkward as he was uninformed.

"A pretty kettle of fish I shall have!" exclaimed Mr. Berner on returning from his interview with Mr. Ruddles, the father of this promising youth. "I never saw such a deplorable object as the poor boy is. He looks stupid, and heavy, and utterly neglected. How on earth am I to improve him? I shall have to get a master to assist me."

Mrs. Berner thought this a very necessary step, and determined to look out for a suitable man.

When James Ruddles arrived, his appearance did not contradict the fame that had preceded him. He was so shy that he could scarcely say "How do you do?" in reply to Mrs. Berner's kind greeting, and the striking figure of Philip Beverley made him blush with amazement and alarm. If anybody happened to look at him, he would cast down his eyes and seem to find his hands terribly in his way, for he would rub them against his trousers and his waistcoat or let them drop straight down. If he was sitting, he would hang his head and contemplate his large feet; if he was standing, he could not summon courage to walk across the room, but would stand in the most clumsy, constrained position until addressed.

Mrs. Berner pitied him very much, and with maternal kindness tried to put him at ease. But it was uphill work. At dinner, especially, he was in a lamentable condition. The terrible sensation that he was visible to

everybody at table, and to Ann, who planted herself behind his chair as a compliment to the new arrival, utterly unnerved him. He let his spoon fall while taking his soup, and when it was picked up for him he had no courage to proceed. When the fish appeared, and he was helped, he took his knife and fork and was beginning to eat, but observing that the others were using only their forks he turned scarlet, and, fancying no one was looking, he slipped the knife under his napkin on his lap.

This absurd action did not escape Philip's notice.

"That's right, old boy," he exclaimed, "always hide the proof of guilt."

The tears came into Ruddles' eyes, but he said nothing. Mrs. Berner looked reproachfully at Philip, but he was not stricken by remorse.

To make the boy forget this incident, Mr. Berner asked him about his brothers and sisters, and his friends.

"Have you many friends?"

"No; but father and mother have."

Philip could not resist this opportunity of tormenting him.

“Do you know Sophocles?” he inquired, with a satirical air.

“No; but perhaps father and mother do. I never see their visitors.”

This was too much for Philip. He roared with laughter, and even Mr. Berner could not suppress a smile. Mrs. Berner's indignation at Philip's unfeeling mockery mastered her sense of the ridiculous, and she determined to let him know after dinner what she thought of his conduct. Poor Ruddles was bleeding at heart, and his face quivered with emotion.

Philip gave him a short respite, and then began again —

“Do you know my name?”

“No, I don't.”

“Philip Beverley. And do you know after whom I am called Philip?”

“No, I don't.”

“After Philip the Second, King of Spain, who was the most popular, kind-hearted, generous, philanthropic sovereign that ever lived. Do you know where Spain is?”

"It is where the oranges come from to make marmalade."

"A very pleasant association of ideas. I see you have a knowledge of something; but why haven't you learnt more?"

"Because I was never taught," said Ruddles, blushing with shame.

"Never mind," said Mrs. Berner. "You will soon learn a great deal here."

She did her best to prevent Philip from worrying him further, but another misadventure was in store for him before dinner was over. Mr. Berner poured him out some wine, and Philip said —

"If you don't drink it off quickly it will get into your head."

What Philip wished for happened. The novelty of drinking wine, the consciousness of being watched by those present, the haste in which he swallowed the beverage, according to his tormentor's directions, all these things had a baneful influence upon Ruddles, and he choked. The wine that remained in the glass was all spilt on the cloth in the violent fit of coughing that ensued, and

the poor boy felt ready to sink into the ground.

When this trial had passed over, further discomfort awaited him. Mrs. Berner withdrew after dessert, and he felt as if his only protector had abandoned him. However, Philip had teased him quite as much to aggravate Mrs. Berner as to wound his own feelings, and as this double result could now no longer be attained, he left him comparatively at peace.

When they repaired to the drawing-room Ruddles was more at a loss than ever what to do and what to leave undone. He did not know whether he ought to stand or to sit, to walk about or be quiet; and, in short, he was profoundly miserable.

Mrs. Berner was going to play on the piano, and Philip went to open it. He called Ruddles to assist him. The boy responded in great trepidation to the call, and lighted the candles at Philip's direction, but, having done so, he contrived to knock one of them down, the wax dropping on the notes and on the carpet. This disaster extinguished him for

the rest of the evening. He took refuge in a corner, and not even Mrs. Berner could lure him out of it until it was bedtime, when he took his candlestick and hurried up to his room to cry bitterly for half-an-hour.

When he had retired, Mrs. Berner said to Philip —

“How could you be so unfeeling, Mr. Beverley, as to make fun of that poor boy the whole evening? Did you not reflect that such conduct is enough to spoil his disposition for life? How is it possible that you, a gentleman, could take pleasure in humiliating a fellow-creature like that?”

“Oh! Mrs. Berner,” he retorted, “do not be so tragic about such an absurd object. How can one see him without laughing, and how can one talk to him without being tempted to make game of him?”

Mrs. Berner would not surrender her point, and continued to be displeased with Philip, but he retired to his room unabashed, and thought that for the first time since his residence at Dullroad Buildings he had had a few hours of genuine amusement.

CHAPTER III.

FORTUNATELY for Ruddles, next morning Philip was in a patronizing mood, and was gracious in demeanour towards that forlorn youth. He met him in the passage and took him into his room to show him his fine things, an occupation which always put Philip in good humour, especially when he had so appreciative a spectator as James Ruddles, whose surprise and admiration knew no bounds.

While the young men were thus occupied, Mrs. Berner was informing her husband that she had found a tutor admirably adapted to assist him in the tuition of his pupil. Mr. Berner was in his study, looking over some

books, the instruments of torture in store for Ruddles. He looked very helpless over the task, which he did not seem to relish at all. The pleasure with which he heard his wife's announcement may, therefore, be imagined.

"How did you hear of him, Charlotte?" he inquired.

"Oh, by the merest chance. I was going to Dr. Grimmersby to ask if he knew of a suitable person, when I met Mrs. Rabbits."

"Who is Mrs. Rabbits?"

"Why, don't you know the little stout red-faced woman who lives at number twenty-four in this road and lets lodgings? Well, only think, she was just coming to me to ask me if we knew of anybody who wanted lessons in French or mathematics, as she had a gentleman lodging in her house who would be very glad to find pupils. She told me he had given instruction at Dr. Grimmersby's, but had discontinued doing so owing to a difference that had arisen between him and the doctor. I immediately went to her house and saw the party in question. He

looks poor enough, but seems clever, and he referred me to Dr. Grimmersby. I went forthwith to the doctor, who assured me that although he could not agree personally with Mr. Gallford, he could recommend him as highly conscientious, clever, and efficient. So I returned to Mrs. Rabbits' and settled affairs with Mr. Gallford on the spot. He is to come every morning from nine to one, and every afternoon from three to five, Wednesdays and Saturdays excepted, when his afternoons are already engaged by a pupil whom he does not wish to lose. The terms are to be a guinea and a half a week; he wanted two guineas, but I held out for the lesser sum. We are obliged to give the boys such expensive food that we certainly cannot afford a larger amount. I thought you would be glad, Frederick, if I were to arrange everything on the spot without giving you any trouble; so I took the responsibility on myself, and if you do not like the man, why, we can easily discontinue his lessons."

"I am indeed most thankful to you, Charlotte," Mr. Berner replied, "for saving me the

trouble, and I am quite sure he will be good enough for Ruddles."

This was Mr. Berner's easy way of disposing of the business.

"He will enter on his duties to-morrow morning," Mrs. Berner continued. "I think he ought to be very grateful to Mrs. Rabbits, though I suppose she did it as much for her own sake as for his. On my leaving the house, she told me he owed her ten days' board and lodging, having earned so little since he left Dr. Grimmersby's."

To the great alarm of Ruddles Mr. Berner informed him after luncheon that he wished to speak to him in his study. The boy followed, with palpitating heart, not knowing what was going to be done to him, and wondering whether he had committed any misdemeanour. He was rather relieved on discovering that Mr. Berner only wished to find out what he had learnt, though he was greatly ashamed at having to confess the extent of his ignorance. He could not even write his own name correctly—he spelt it "Ruddels"—and his ideas were in a lament-

able state of darkness and confusion. However, Mr. Berner thought that his feeling his uneducated condition so much was a hopeful sign, and he told him that a clever man was coming to initiate him in the field of knowledge. This was terrible news, and Ruddles awaited his appearance much as a prisoner would await the appearance of his judge.

Punctually at nine o'clock next morning Mr. Gallford presented himself. He was shown into the study, where Mr. Berner and Ruddles were awaiting him, the former with curiosity, the latter with terror. A tall, thin, sallow man, with envious greenish eyes, a long, satirical, quarrelsome nose, a morose mouth, an acrimonious expression, entered the room. He was dressed in a somewhat shabby, though not ill-made suit; one of his lean hands was gloved, the other bare. Giving Mr. Berner a hostile look, he made a frigid bow and waited to be addressed.

"I was glad to hear," said Mr. Berner, "the account that Dr. Grimmsby gave of your cleverness in tuition, and I hope our

young friend may progress favourably under your guidance."

Gallford bestowed on Ruddles a sour look, and said —

"If Dr. Grimmersby thinks me no ordinary drudge, why did he treat me as such? If he thought me competent to teach, why did he always interfere with my method of instruction? Sir, we must understand our footing before we proceed. You confide certain branches of your pupils' education to me; but those branches must be completely under my own control. If, after a certain period, you are not satisfied with the result, you will tell me so, and I will cease to call; but in the meantime I beg you will not interfere."

Mr. Berner was always submissive to people of decision, and agreed to these uncompromising terms.

"Very well; what am I to teach the young gentleman?"

"Everything; his education has been neglected."

"A common case among the rich," mut-

tered Gallford ; " the poor are more conscientious."

" I am afraid," continued Mr. Berner, in an apologetic tone, " he cannot even spell correctly."

" Do you suppose," asked Gallford, " that a man of my powers of mind is to stoop to teach blockheads their A B C ? If justice were done, I should now be renowned as the greatest mathematician in Europe. But the spite and jealousy of the celebrated prevent the deserving from rising."

" It was settled," said Mr. Berner, " that you should teach whatever might be required."

" So it was," retorted the other ; " but I did not suspect I should be forced to sink so low."

" He will soon make progress," said Mr. Berner, soothingly ; " I am sure he is willing."

" He need be," muttered Gallford, with a contemptuous glance at the youth.

After further preliminary snarling, Gallford sat down and began putting Ruddles through

his paces. It was dull, slow work, and Mr. Berner soon wearied of it, and left the room. The poor boy's unexercised brain was incapable of performing the evolutions his master required. The simplest task was a mountain of difficulty, which he tried in vain to climb. When anything was explained to him his dull intelligence required five or six repetitions before the meaning dawned upon him. Gallford was a clever instructor, but his manner was sharp and cutting, and his harshness often undid what his ability performed.

Mr. Berner had told Philip what a peculiar-looking man the new tutor was. The account excited Philip's curiosity, and he determined to have a look at him without delay. He accordingly went into the study under pretext of fetching a book. Gallford looked up at the intruder, who appeared at his best, with a haughty, self-confident air, a most fashionable attire setting off his fine figure, and a magnificent ruby scarf-pin glittering afar—a ruby that must have cost much more than Gallford earned in a year. Gallford's bile was roused at this splendour.

"I beg you will not interrupt the lessons I am giving," he said.

"It is for Mr. Berner, not for you, to command in this house. You can complain to him if you choose."

Saying which, Philip opened the bookcase and began rummaging its contents.

"Will you leave the room, sir?" inquired Gallford.

"I shall do so when I have found what I am looking for," retorted Philip.

It was a hopeless attempt to fix Ruddles' attention when Philip was present. He had conceived the most intense admiration for that brilliant youth, thinking him the incarnation of everything fashionable and accomplished. He could not take his eyes off him while he was in the room, and even redoubled asperity on the part of Gallford was fruitless to arouse him from his ecstatic contemplation. When Philip thought he had aggravated Gallford sufficiently, he went off; but even then the spell was not broken, and the master had excessive trouble with his inattentive pupil. He determined to speak strongly to

Mr. Berner on the subject; and when that gentleman entered the room when the lesson was over, he did so. Mr. Berner made light of it.

“Mr. Beverley really wanted the book, and as he did not address your pupil I do not think you have cause to complain.”

On taking his hat from the stand in the hall, Gallford encountered Philip.

“Are you pleased with your pupil, Mr.—er—hum—I forget your name?” said Philip.

“Gallford,” said the other.

“Mr. Gallford. I hear you are a capital hand at mathematics. Have you been imparting that abstruse science to Mr. Ruddles?”

Gallford opposed an invincible silence to this impertinence. But Philip persevered.

“I feel quite like a brother to Ruddles, though we are so dissimilar in appearance.

“If he is not handsome,” said Gallford, “he is at least not a coxcomb!”

“The same thing may be observed of you, Mr. Gallford,” Philip replied, blandly. “Are you going home?”

"I am going to my lodgings."

"I hope you have not far to go this wet day, and that when you get to them they are comfortable. Do you entertain many friends?"

"I have none," retorted Gallford, bitterly.

"You surprise me! I should have thought with your amiability you could not fail to be surrounded by a host. Do you not feel inclined to begin, and to enrol me the first among your list of friends?"

Gallford gave him a savage look, said nothing, and left the house, slamming the door behind him.

At luncheon Philip gave a ludicrous account of this dialogue, and made even Ruddles laugh at the way in which he took off the "pint of vinegar," as he called Gallford. But Mrs. Berner expostulated with him. She declared that it was very wrong of him to wound the feelings of a fellow-creature, as she had told him on a previous occasion; that Gallford was a man of cultivation, who had probably seen better days, and that he was battling with obscurity and poverty.

“Bother his poverty!” exclaimed Philip; “why don’t poor people make money? If the fellow comes across me with his sour looks, for the life of me I can’t help being merry at his expense,” saying which he drank off a glass of his choicest wine with great gusto.

He was taking the most intense dislike to Dullroad Buildings, and whenever he could escape from the house he did so. That particular afternoon he took a long, aimless stroll, his mind occupied with anything but pleasant ideas. His discontent had been aggravated by a letter from Sir Alexander Marshfield describing all the gaieties and enjoyments of which he himself was for the moment deprived, and making the contrast between his and his friend’s position all the more painful.

Immersed in these unwelcome reflections, he was suddenly roused by the voice of a young man asking if he could tell him the way to Mr. Berner’s. He looked up, and saw in the speaker a man of gentlemanly appearance, about two or three years older than himself.

"I live at Mr. Berner's, and am going home, and shall be happy to show you the way," he replied.

It was a great relief to Philip to have someone to talk to at that moment. If he had been happier and more amused, his manner would not have been so obliging. He began talking, and soon elicited from the other that he was living at Dr. Grimmersby's.

This gentleman, whose name is now introduced for the third or fourth time, was a celebrated crammer, the very reverse of Mr. Berner, able, industrious, despotic, and dreaded. He would take even the most densely stupid youths, and force the requisite learning into their minds. Whether they digested it or not was all the same to the doctor. They were stuffed with knowledge, and at their examinations they disgorged it with brilliant effect.

"I have an intimate friend," said Philip's new acquaintance, "who wished to study under Dr. Grimmersby, but as he has no vacancy at present he suggested Mr. Berner, and I am going to make inquiries."

"I should be very glad if your friend were to come to Berner's," said Philip; "we are a miserably slow, dull set at present. The only fellow there besides me is an oaf, and Berner himself is a simpleton. The one advantage is, you can do just as you like."

"My friend will appreciate that highly," said the other, with a smile. "It is not altogether Liberty Hall at Dr. Grimmsby's. He is a stiff customer, and is always up to the mark. But for my part I like him well enough, and I have learnt more there in nine months under him than in five years elsewhere."

Philip could not bear to hear of anything appertaining to study and work, so he tried to change the subject by asking him what sort of fellows were at the doctor's.

"Well, they are, for the greater part, much younger than I am; and nearly all are so hard-worked that the life is quite taken out of them; but if you were to see my friend I am sure you would like him."

By this time they had arrived at their destination. Laurence O'Brien, such was the

young man's name, had an interview with Mr. Berner, and arranged affairs with him for the reception of his friend. The only difficulty consisted in the terms. He said two hundred and fifty guineas were too large a sum for his friend Arthur Challoner to pay, and he was only empowered to offer two hundred pounds. Mr. Berner said he must consult his wife on the subject, and, accordingly, Charlotte was summoned. At first she was strongly against any abatement, but O'Brien was so persuasive, and he had such fine dark eyes, and he assured her that his friend was such a delightful man, and would give so little trouble, that she yielded. Fine eyes were always irresistible to Mrs. Berner, especially when they were enhanced by an agreeable manner. It was, therefore, arranged that in two days Arthur Challoner should be received into her house.

O'Brien rose to depart, and was met outside by Philip, who offered to accompany him home. Mr. Berner had told O'Brien, with visible satisfaction, who Philip was, and the name of Philip's father as one of the

richest men in England had long ere this reached his ears. He was, therefore, desirous of securing the good-will of so important a personage for his friend, and gladly accepted his offer.

“But,” he said, “I have to drop in at a very odd man’s abode, a man who used to come to Dr. Grimmersby’s. I do not wish to lose sight of him; and, indeed, I should be very glad if you would come with me; I promised to bring him some friends now and then to cheer him up, and you will be diverted by an original.”

Philip readily assented; and they proceeded to no other place than 24, Dullroad Buildings, the original in question being, indeed, the acrimonious Gallford. O’Brien opened the hall-door without knocking and proceeded upstairs, followed by Philip, in perfect ignorance as to whom he was to meet. A room at the top of the house, looking to the back, was O’Brien’s destination. He rapped, and entered, followed by Philip, to whose astonished eyes a room was revealed, the bareness and discomfort of which made

the much-despised blue-room appear palatial. Gallford was seated at a desk, with his back turned to them, evidently deep in thought.

"What do you want?" was his ungracious query.

"I have come to see you, and have brought a gentleman with me."

"A man would be welcome," said the original, without looking round, "but a gentleman I spurn. In the nineteenth century it is time that these conventional distinctions should be things of the past."

Philip now recognized Gallford, and seemed to enjoy the situation.

"Come, come," said O'Brien, "you are in one of your perverse moods. Won't you even look at your friends when they call?"

"I have told you repeatedly that I have no friends."

"What am I?" asked O'Brien.

"Certainly not my friend. How can I tell what bad qualities may lurk under your plausible exterior?"

"Well, I must say," exclaimed Philip, "Mr. Gallford has the courage of his convictions."

On hearing the tones of his mocking voice Gallford started up and turned round.

"Sir!" he exclaimed, "how dare you come to my room to insult me?"

"Sir," replied Philip, "this gentleman asked me up without mentioning your name, and I was not aware that I was to have the honour of being ushered into the presence of the distinguished mathematician."

"I understand you now," muttered Gallford; "I have discovered the clue to your conduct. You are an admirer of the old dynasty of mathematicians whom my theory would dethrone."

Philip, who had never even opened a book on mathematics, was prodigiously tickled at the idea of being taken for a zealot in the science.

"I assure you," he exclaimed, "I know nothing about your theory; and, far from opposing it, I am willing to believe every word of it even without its being explained to me."

"That is the way they all treat me," Gallford said, in an injured tone, to O'Brien. "I

have written to all the celebrities in Europe ; they have either not answered or answered with mockery. But I see through the hollow disguise of their spite. It is not in vain that I have studied and meditated. In defiance of my enemies I shall soar like an eagle to the summits of learning. My pinions shall waft me above the meanness of the age."

Philip was enjoying this scene more than any comedy he had ever witnessed.

"As for that tyrant Grimmersby," continued Gallford, "I have set my mark upon his brow. He tortured me in the hopes of making me abandon my theories ; but, with greater fortitude than Galileo, I defied the power of this new inquisitor. Before all the miserable youths he was cramming I thundered in his ears my scorn of his scientific bigotry. The heartless creature had it in his power to starve me, he had it not in his power to refute me."

"But," said O'Brien, with a mischievous smile, "he cannot go altogether against the spirit of the age. He has to prepare young

men for public examinations, where your theories do not prevail."

"What is the wretched question of a few muddle-headed boys passing their examinations compared to the all-important question of science and truth? I will never bend to sordid considerations, even though I perish unrenowned."

Having given utterance to this lofty declaration he sat down again at his desk, taking no further notice of his visitors.

"Will you not converse with us a little, now we are here?" asked O'Brien.

"No, I will not," said Gallford. "I distrust strangers, and I am tired of the way in which you are going on. I have told you in the most emphatic manner not to make friends of the treacherous bipeds that inhabit our globe. If you do not listen to my warning you will have cause to repent it. They are the most dangerous creatures conceivable—full of falsehood, perfidy, meanness, cruelty, greediness, malignity, and selfishness. I ask you what good can come of fellowship with such monsters?"

"But there are some good people in the world," protested O'Brien.

"Say, rather, there are some clever hypocrites," retorted the misanthropist, "and then you will be nearer the truth. Be on your guard against the whole human race, and then you will be safe; but to make friends of them is unpardonable folly; false friends have been the destruction of many."

"If you will excuse my saying so, I should not like to live as you do," said O'Brien, "in such utter loneliness and gloom."

"I am as happy as anyone can be in this hateful world," said Gallford, bitterly; "much happier than if I were dangling after wealthy fops."

Philip laughed at this stab at himself, and O'Brien thought it better to retreat before even less complimentary views were expressed.

"What an absurd man!" exclaimed Philip when they were in the street.

"Say, rather, what a wrecked brain, and withered heart," said O'Brien, sadly. "I have always felt for him more than I can say."

What a wretched life he must have lived to bring him to such views! His brain was never powerful, though always active, and excessive study has weakened his nerves, especially since he fancied he had made a discovery in science, of the fallacy of which he cannot be convinced. The idea that he is not appreciated, and the pressure of his poverty, will, I fear, only tend to increase his bitterness. I have tried to befriend him, but, as you see, it is of no use."

Philip was highly amused at his new acquaintance taking Gallford so seriously, for the thought of pitying him never entered his head. He exhorted O'Brien to take no more notice of the snappish creature, or only to visit him with a view of extracting amusement from his oddities, and wound up by inviting O'Brien to come and see him the next day.

O'Brien accepted the offer, and thought, with his usual buoyant heartiness, what an agreeable friend he had made.

CHAPTER IV.

FROM Exeter to London is a long stretch, and wet weather does not make it appear shorter. This seemed to be the opinion of Arthur Challoner as he surveyed the cheerless prospect from the windows of the express train that was whirling him along. Nor were his own spirits sufficiently elated to enable him to bear up against the dulness of the day. He was thinking of his past years, so barren of enjoyment, so void of affection, and of his future that did not seem more promising. Left an orphan at an early age, he had been cast among strangers who did their duty by the unbefriended boy, but nothing beyond it. Ill-treated, or neglected, or oppressed, he had

not been ; his guardian had given him as good an education as could be procured at the lowest possible cost, and he had profited with rare ability from the slightest advantages. But his heart had been left out in the cold ever since he could remember ; no matter how bleak or wintry his destiny might be, there was no cheerful fireside where his spirit could be warmed, no home where his presence would be welcome and his affection returned. No better proof of his excellent disposition could be given than the fact that far from being embittered by the cheerless tenour of his life, he became all the more ready to respond to friendship, and to requite kindness. At school he had formed a few boyish attachments, but the objects of his partiality dispersed here and there, and had soon forgotten Arthur, who could show neither connections nor prospects, only his own merits, to keep his memory alive.

The one friend who remained true to him was O'Brien. They had corresponded regularly since their last meeting, and withheld neither joys nor sorrows from each other.

Arthur, shortly after he came of age, received a letter from a London solicitor, informing him that he would, ere long, receive a small sum, about seven or eight hundred pounds, as one of the next-of-kin to Mr. John Challoner, deceased, who had left a will drawn up in so confused a manner that it had to be thrown into Chancery, from which gulf the estate was about to emerge, shorn of its beams, two-thirds having been swallowed by expenses. On the strength of this intelligence Arthur's former guardian volunteered to advance him two hundred pounds at seven per cent. interest to enable him to go without delay to a crammer's in order to qualify him for some appointment. Arthur was willing to wait until he had the money in his hands, as he had waited all his life for a little prosperity ; but the other had such excellent things to say on the folly of losing time, on the probability of further delay in the payment of the sum, that Arthur, to whom it was always a prodigious effort to say "No," yielded, and had the pleasure of signing a bond burthening him with the payment of fourteen pounds per

annum, and containing the proviso that should the sum be returned within a year the whole year's interest was nevertheless to be paid in full. Arthur knew the imprudence of what he was doing, and though he thought his conduct unwise, he was so utterly weary of his joyless surroundings, that, merely to escape from them a day sooner, he would have sacrificed even a larger amount.

He asked O'Brien's advice as to where he should go. O'Brien, as the reader knows, recommended Dr. Grimmersby, and, failing him, Mr. Berner was selected. As the latter had secured the services of Gallford, the choice was not entirely injudicious. Without much hope of success, but with relief at the impending change of scene, Arthur was now on his way. Should he be favoured by fortune in his future, well and good; but should the little money he was to have be spent in vain, what then? He pondered over this uncomfortable question, and the answers he could find were not the most reassuring. Life lay, indeed, before him with as dreary an appearance as the country through which he

was passing; and the rain beating against the carriage windows, and trickling down them like tears, seemed quite in harmony with his painful cogitations. But the most tedious journey must have an end, and the most unprosperous life a close; and he thought, not without a pang, that joy and sorrow would then be equalized.

On such a day Dullroad Buildings were, as may be supposed, enwrapped in their deepest gloom. Wherever the eye rested it encountered dampness and dinginess. Foggy atmosphere, drizzling rain, deep mud, cold, and humidity greeted the new arrival. The first object that struck Arthur was the high red-brick wall facing the row of houses in which the Berners lived. To reside opposite such a sight was the next best thing to living in a prison. As his cab slackened speed, he looked at the houses, and their air of sullen respectability chilled him. Number six was to be let, and the gaunt, curtainless windows, with their large white placards, revealed black caverns of darkness within, and seemed to proclaim that the last tenant had fled, over-

come by the gloom of his residence, and was destined never to have a successor. Number five was only less dreary because inhabited, and when the mournful figure of Mr. Berner appeared at the hall-door, Arthur felt as if he were sinking from melancholy into despair.

This is, indeed, a far from brilliant manner for the hero of a novel to make his first appearance. The gentle reader must be informed, probably to his great surprise, that not Philip, with all his wealth, and not O'Brien, with his fine eyes, but our dear, long-suffering, warm-hearted Arthur Challoner is the centre round whom this story turns. Gladly would I have introduced him in the midst of a splendid ball at a ducal mansion, flirting with a peeress, or riding a magnificent mare in the park, but I am not inventing fiction, I am recording truth—truth in all its vastness and depth, its pitiless severity and terrible significance.

As Arthur had neither a wealthy father nor a character for dissipation, Mrs. Berner was far less eager for his arrival than she had been for that of Philip, but when he did appear,

she gave him a kind reception, a little condescending, perhaps, still much kinder than he had ever before experienced. She was favourably impressed with his figure, manners, and refined, clearly-cut features.

When Philip heard that Arthur objected to the sum of two hundred and fifty guineas as excessive, he set him down as little better than a pauper; but when he saw, instead of the tattered object in his mind's eye, the attractive form of the new comer, he was taken aback, and hesitated for a moment whether he should welcome him as an ally or defy him as a rival. Fortunately for Arthur, a happy thought occurred to Philip. He had projected a sudden visit to his father, accompanied by O'Brien or Ruddles, as proof of his present respectability, and as contrast to men like Sir Alexander, but O'Brien was so taken up with his studies that he would probably not be able to accompany him, and Ruddles was so plain that he might not make a favourable impression on the fastidious Mr. Beverley; so that the scheme appeared likely to fall through. But when Philip set eyes on Arthur,

he thought to himself, "The very thing," and determined to be particularly agreeable to the young man.

Mr. Berner, the first time he was alone with Arthur, seized the opportunity of impressing upon him the wealth, the grandeur, the importance of the Beverleys, a subject which always inspired him with eloquence. The unassuming Arthur thought it, therefore, particularly graceful on the part of Philip to show him such friendly feeling.

As for Ruddles, his allegiance was soon divided between Philip and Arthur. He thought the former peerless, and so far above other mortals as to be worshipped only at a distance ; but Arthur, although he had not such splendid jewels or expensive habits, was perhaps more delightful in his way, and certainly less capricious in demeanour. Ruddles was at a loss to know whom he should prefer. When Philip was unkind to him, which was not seldom, he thought Arthur perfection ; but when Philip condescended to smile, he was of opinion that Philip was superhuman. Thus his preference was wafted to and fro

without either of his idols caring whether he liked him or not.

Arthur lost no time in setting to work in true earnest. Gallford was summoned, and was not displeased to have a more brilliant pupil than the dull Ruddles. He was, of course, extremely disagreeable to Arthur, which at first mystified him exceedingly; but on discovering the peculiar character of the man, he acted accordingly. While not giving in to his whims, he showed by his industry and attention that he valued Gallford's tuition, a circumstance that did not fail to gratify the misanthropist, although he studiously concealed the fact.

Arthur's talents were first-rate, his industry considerable, and his previous knowledge not contemptible. He had a great turn for languages and music; the more abstruse sciences had less attraction for him.

But we must not forestall events. We must remember that we have not proceeded in our narrative beyond the first days of Arthur's residence at Dullroad Buildings.

He had an early visit from O'Brien, and

they had many details to recount which had not been confided to their correspondence.

Arthur was much troubled with his Chancery money. The solicitor had written a letter to Dullroad Buildings, which was awaiting him on his arrival, to inform him that next day he would receive a cheque for his share of the estate. Next day arrived, and with it a letter to say that complications had arisen, which would probably delay payment for an indefinite period. This was bad news for Arthur, who had been obliged out of the two hundred pounds to pay his guardian several sums, which that worthy claimed as having disbursed in former years, to say nothing of a few trifling debts he was compelled to discharge before leaving Exeter.

He had confidently hoped for an early settlement; this delay caused him considerable inconvenience. He talked over his troubles with O'Brien, and derived consolation from his hearty sympathy. O'Brien offered to help him as much as his own slender resources would allow, should he be hard-pressed.

While they were thus involved in debate, Philip's cogitations were no less absorbing, at least to himself. He was constantly hearing from Sir Alexander, and from other associates of former days, all urging him to rebel against the tyranny of his father in forcing him to live in such seclusion. He would gladly have followed their advice could he have seen his way to resisting his father without injuring himself. But there was the rub. Of one fact he was convinced: Mr. Beverley, if annoyed beyond a certain point, would be capable of taking much severer measures than he had already done, and Philip felt far from inclined to pass through further unpleasantness. At the same time, he was so weary of his present commonplace, unexciting existence, that he was ready to make any *apparent* submission in order to be released. The course lying before him was plain enough: he must make fulsome promises to his father of future reformation, in order to be allowed to return home; and that object once gained, he could revert to his old amusements and pursuits, only with

greater secrecy than he formerly observed. It did not cost him any effort to determine on such a tortuous line of conduct ; and, having arranged his plans, he carried them out with vigour. His father's birthday was coming round, and he wrote to him asking to be allowed to return home for that day, and to bring one of his companions with him, "a very delightful young man, to whom he had taken a great fancy." The answer was propitious, and put Philip in the highest spirits. He invited Arthur to go with him, an unexpected favour which gave the latter great pleasure, and confirmed him in his good opinion of Philip's disposition. Mr. Berner gave Arthur to understand that he ought to think himself highly honoured by such an attention. Wonderful power of wealth ! Here was an upright, conscientious man, who had undertaken the task of keeping a dissolute youth in check, prostrating himself even to the dust before him, and trying to make others equally obsequious.

Arthur did not indulge in such reflections ; he received what people said without refining

upon it, and heard with perfect good faith all sorts of judgments and opinions. It may be that he rose a little in his own estimation after that dictum of Mr. Berner; but however this was, he felt great joy on the day he and Philip went up to Town. It was splendid October weather, uniting the brilliancy of summer to the mellowness of autumn, and giving the vast city a more joyous appearance than it usually wears.

Mr. Beverley's carriage met them at the station. Arthur, who wished to call on his solicitor, as it was on his way, asked to be set down at his office, saying he would follow on foot; but Philip, who was in a very amiable mood, would not hear of this, and insisted on waiting for him.

The solicitor, on being handed Arthur's card, sent word that he was too busy to see him, but that when things were settled he would let him know. He was not at all too busy; in fact, at that very moment he was lounging in his chair and looking over a magazine; but he did not want to be bothered with visits from nobodies. So Arthur had to

go away without receiving the definite information he so much desired.

He recovered from his disappointment on entering Mr. Beverley's house. The unwonted splendour of every object that met his eye, the taste and luxury to which he had never been accustomed, surprised and interested him. He had expected magnificence, but not magnificence like this, so refined and yet so lavish, so sumptuous and yet so artistic. The gorgeousness of colour was subdued by the perfection of its arrangement; and the priceless value of the marble staircase and the oak carvings, of the tapestry and the hangings, and of the pictures displayed in the rooms, was almost forgotten in the harmonious effect of the whole.

Mr. Beverley was in the drawing-room, and, after receiving Philip's wishes for many happy returns of the day, gave Arthur a very polite welcome. There was another gentleman present, to whom Arthur was introduced, and whom he soon discovered to be a Member of Parliament, very indignant at having been

called to order during his speech the previous night.

“ I assure you,” he said, “ Mr.—er—Challoner, that I—er—that I said—er—absolutely nothing to provoke—er—to call forth—er—to give rise to—er—that sort of thing. I am convinced—er—that is, I am certain—er—that I—er—in fact, I had—er—lost the thread of my—er—argument, and—er—did not know—er—was, in fact, not aware of the—er—meaning of—er—what I was saying.”

Arthur could not help smiling at the *naïveté* of this assertion, which was fully confirmed by the intellectual countenance of the speaker.

Some other gentlemen soon made their appearance. They were all elderly, Mr. Beverley himself being one of the youngest. Philip was displeased at not having an opportunity of speaking aside to his father, Mr. Beverley was anxious to avoid his son as much as possible, Arthur was being bored by the M.P., the other guests were either dull or reserved, so that conversation languished until luncheon was announced.

In spite of the excellence of the *cuisine*, and the richness of the wines, Arthur had seldom sat at a duller table. He could not help wishing that some of the wealth of the visitors' pockets could be bestowed upon their brains. Mr. Beverley looked by far the cleverest of the party; but he would either not exert himself to talk well, or else studiously kept down to the level of his company. Arthur was sitting between the member and an old gentleman who was so intent on the good things before him that he had scarcely a word to say, so we may imagine what slow work it was.

After luncheon, Philip watched with lynx-like vigilance for his opportunity. Fortune favoured him, and he managed to draw his father aside for a few minutes. What they said was lost upon Arthur, as he stood in another part of the room; but he noticed that, when the short dialogue was over, Philip seemed pleased. At the moment they were leaving, Mr. Beverley offered Philip the carriage to take them back to the station, but he declined it. Arthur wondered why. He

soon discovered the reason when they had left the house. Instead of going in the direction of the station, Philip went exactly the opposite way. When Arthur drew his attention to the fact, he smiled and said he had a visit to pay.

They stopped at a house that was let in chambers to bachelors. Philip asked for Sir Alexander Marshfield.

They went upstairs, and were shown into a pretty little room, where they were soon joined by Sir Alexander in his dressing-gown. He was a tall, thin, wiry man, with a languid face, but sharp eyes. There was something in his appearance and manner that reminded one of a burnt-up volcano.

“How is the Adonis of Dullroad Buildings?” he inquired. “Oh, what an address! How I laughed when I first read it! The only time I had laughed heartily for three years. Is your Czar going to keep you much longer in that Siberia?”

“I have seen him to-day,” replied Philip, “and he has issued a rather more favourable ukase.”

"I'm sure I envy you your retirement," said Marshfield, with a weary air. "It will give you a relish for pleasure again, a relish which we lose if we are for ever revolving in a round of gaiety. There is only one thing of which you never tire, one thing that is invariably exciting."

"What is that," asked Philip, "drink?"

"Oh! how can you be so low and common in your ideas?" Marshfield expostulated, with mock indignation. "Drink is for the besotted and the grovelling. What I am thinking of rouses the mind instead of wrecking it, sharpens the wits instead of destroying them. Love palls upon us as years advance; pleasure fades and ambition declines, but the gaming-table never ceases to attract, to rivet, to thrill."

Arthur was becoming uneasy on finding himself in such choice company.

"What is the world but a vast game of chance?" continued Marshfield. "What joy is greater than making money; what anguish more keen than losing it? Why should we not go to the fountain-head of

all these sensations? If people were only to experience for one hour the deliciousness of play, they would cease to preach against it. Everything else would appear so tame, so spiritless, so lifeless. If your friend," with a polite glance at Arthur, "would feel inclined to enter a club where high play is carried on, I shall be happy to introduce him."

"I am afraid," said Arthur, "that my finances are not in a sufficiently flourishing condition to allow me to indulge in such pleasures."

"The very reason for trying your luck," said Marshfield. "Who ought to pay more court to Fortune than he whom she has hitherto left unnoticed?"

Arthur's arguments were not very ready, but he persisted in his refusal.

"Come with us," urged Philip; "you need not take part in our play; you need only look on."

"But are we not going home?" asked Arthur in consternation.

"Yes, we are," said Philip; "we shall be in time for the last train."

He and Marshfield urged so strongly on Arthur that they had set their hearts on his accompanying them, and that he need only look on, that he at last reluctantly gave way. They sallied forth when Marshfield had finished his dressing, which took him a long time.

On reaching their club they were shown into a private room, where they were joined by three or four choice spirits of Sir Alexander's style. Play began at once, and it was in all conscience high enough. Philip was remarkably successful, and so was Marshfield. On seeing their luck Arthur was induced to try his own. He won, and then lost, and then won again, and finally rose from the table a gainer by ten pounds.

Marshfield laughed at the paltry sums he staked, and urged him to play for as many hundreds. But he had had enough of it for that evening ; his conscience was reproaching him, and he did not wish to be late for the train. Philip declared that he must dine after such exciting work. Arthur felt as if the house would fall upon his head and crush

him. He longed to leave it, and urged Philip to come away.

They went accordingly to a fashionable restaurant, where they caroused so heartily that they indeed lost their train. Philip was quite drunk, and it was with difficulty that he was prevailed upon to go quietly to an hotel for the night. Arthur pursued a wretched vigil, rebuking himself for his weakness. They returned to Dullroad Buildings next day, and Philip silenced Mr. Berner's reproaches by saying his father had kept them for the night. He appealed to Arthur, who had the further mortification of confirming a lie.

CHAPTER V.

WE have to ask the reader's pardon for a grave misdemeanour. He has waded through four chapters of this story without coming across any lady who could be the embodiment of his ideal of beauty and accomplishments. The only member of the fair sex who has received any prominence as yet is Mrs. Berner, whose ideas are so unromantic as to run chiefly on her household affairs and the means of paying her bills. He has been expected to endure the society of young men and their tutors, unrelieved by feminine graces. We are, indeed, highly to blame. We feel, and we plead, guilty. Instead of bringing our lady characters on the stage of this true

history as soon as the curtain rose, we have most uncourteously kept them waiting in the green-room while our *jeunes premiers* are, we hope, reaping the applause of the audience. But weighty considerations obliged us to begin as we did. It would not be advisable, we thought, to make the reader acquainted with the charming young lady who is to adorn the pages of this book before he is intimate with the two men destined to wield the chief influence over her future. But now that he is able to form his suspicions of Philip and his judgment of Arthur it is time to introduce him to Miss Flora Wentworth.

She was the sole child of a father who died when she was still an infant, and of a mother who lived only long enough to see her education completed. At an age when she was about to enter the society for which her mother had so carefully prepared her, she found herself an orphan with a considerable fortune, no near relatives, and no friends with whom she could find the home she had lost. Two years had still to elapse before she would come of age, and her

guardian, a kinsman of her mother, being a bachelor and having no experience in the management of girls, thought the best way of getting rid of her would be to provide her with a companion of the highest respectability and to send her travelling until she attained her majority. He found a suitable lady in the person of Mrs. Ford, widow of a distant connection of his own, and a ready recipient of his ideas. Girls were, in his opinion, like dynamite—only to be handled with care, and even then apt to explode unexpectedly. Two things he thought them peculiarly liable to do—to fall in love with married men or to run away with fellows beneath them. Add to this the possibility of a girl with Flora's money falling a prey to a designing fortune-hunter and you have a full list of his apprehensions. His relief was great on hearing Mrs. Ford promise to watch over her with more than the vigilance of a Spanish Duenna. This promise was kept. They travelled in Belgium, France, Germany, Switzerland, Italy for two years, and on their return Miss Wentworth was as heart-whole as on the day

she set out. She had seldom been allowed to speak to a man under sixty, and at the hotels Mrs. Ford always insisted on their taking their meals in private for fear of their encountering a too fascinating stranger at the *table-d'hôte*. Flora yielded to these secluding arrangements the more readily as she was naturally of a somewhat shy and retiring disposition. But the travels were, notwithstanding, beneficial to her. She became a good linguist, and the constant change of air and scene improved her health, which had formerly been delicate.

When they again set foot on our sea-girt isle, Mrs. Ford thought it time to turn over a new leaf and to bring her out with all the *éclat* due to her beauty and position. Accordingly they took a house in Belgravia; she was presented, and appeared in society with her indefatigable satellite Mrs. Ford, who had, indeed, a much greater partiality for the world than Flora.

They had been visiting in the country, and had returned to town about the time our story opens. Flora was glad to be in her own

home again, and had declined an excellent invitation that would have delayed their return for three weeks.

"How can you, my dear," Mrs. Ford expostulated, "how can you throw away so delightful an opportunity of enlarging your circle of acquaintances? Anybody else would be delighted at the prospect of such a visit."

"I only ask for one privilege," said Flora, with a smile; "and that is not to be obliged to make myself a slave to pleasure and society."

"You are not a slave," argued Mrs. Ford, who was very matter-of-fact. "In the first place, you would enjoy the visit if you would only make the effort of accepting it; in the second, I am sure you would be the centre of attraction to everybody in the house; in the third, you do very wrong to come back to town just as the most miserable weather is setting in; and, finally, you ought not to listen to what Lady Marshfield says."

Lady Marshfield, we must inform the reader, was the mother of Sir Alexander, a woman of great fashion and considerable intellect, who

had taken a fancy to the charming girl, and of whom Mrs. Ford was wildly, morbidly, unreasonably jealous.

"I am not influenced at all by Lady Marshfield in this affair," said Flora.

"I am glad to hear it," replied the other. "A more undesirable acquaintance for you I cannot conceive. All London knows what a scamp her eldest son is; her second son is not much better, though married; and how her daughter obtained a husband I cannot understand."

"She is most agreeable and kind-hearted," Flora answered, with spirit. "Nobody feels her son's conduct more than she does; and I do not think she is at all to blame. As for her daughter, she has only been rather fast and indiscreet."

"Flora, you surprise me!" exclaimed Mrs. Ford, with dignity. "You, who have been brought up with such high principles; you, who are so irreproachable, how can you possibly justify people of doubtful reputation?"

"I have never been taught," said Flora,

“to be uncharitable in my judgment of others.”

“That has nothing on earth to do with the question,” replied Mrs. Ford, with increasing asperity. “Facts are stubborn things, and they cannot be gainsaid. Lady Marshfield is, I repeat it, not a desirable acquaintance for you. Though you are now of an age to guide your own actions, I think it my duty to give you the benefit of my wider experience.”

“Almost always I have followed your advice,” said Flora; “but now, for once, we differ. Lady Marshfield is most kind and genial, and her society gives me real pleasure. I seldom meet her sons at her house; her daughter is living abroad, so that no harm can come to me from that quarter. Why, then, should I deny myself the friendship of a woman I like? I have had few friends to sympathize with me since my poor mother died, heaven knows.”

Mrs. Ford was silent. Had she spoken it might not have mended matters. Her nature was rather stiff and dry, and she was always at a loss to understand why her society was

not sufficient to answer the yearning of the orphan's heart. She was really fond of Flora, and her feelings were by no means prompted by mercenary motives ; but her mind could not grasp the fact that Flora was now of an age when she was beginning to feel more expansive emotions.

Mrs. Ford soon left the room, and Flora was alone with her thoughts. They were not of the cheeriest kind. A vague desire for love, sympathy, and warmth took possession of her heart, and made her shed some burning tears.

At this moment Lady Marshfield was announced. Flora received her with delight.

" My dearest," she said, when she had taken her seat, " what gives you that sorrowful expression ? Has anything occurred to trouble you ? "

The speaker was tall and beautifully dressed ; she had large, clear eyes, and an expression of wit and shrewdness, tempered by the most exquisite courtesy.

Flora, looking down, assured her it was nothing.

“Allow me to doubt that statement,” said Lady Marshfield, taking her hand. “There must be something, or you, who are generally so cheerful, would not be dejected. I have so often tried to prove my affection for you, that I am sure I have a right to ask for an explanation.”

“Indeed, you have, dear Lady Marshfield,” said the girl, “and it is not reserve that prevents me from speaking ; it is merely the fact that I have nothing to say. I have no sorrow, no anxiety ; I ought to be grateful for all the blessings I enjoy, I know it ; and yet at times I feel so utterly wretched.”

Here her voice quivered, and she burst into tears.

Lady Marshfield smiled fondly, and mentally reflected that she knew the best remedy for these hysterical moods, but she said aloud —

“A few tears will relieve you, Flora. You need not restrain yourself in my presence. I wish you to look upon me as your true and attached friend, and not to withhold your feelings.”

She continued in this soothing strain, and ere long Flora felt as if the load were really being taken off her heart.

“And now, my dearest,” said Lady Marshfield, as she was about to leave, “I must ask you to give me the pleasure of dining with me to-morrow evening. We shall be quite *en famille*, except for one of Alexander’s friends, whom he wished me to invite. I am sure you will not disappoint me by a refusal.”

Flora was more than ready to accept the invitation, and Lady Marshfield went away pleased at having comforted her.

Mrs. Ford emerged from her retreat as soon as the visitor was gone; and it was not to her satisfaction that she heard of the engagement Flora had made for the next evening. She was prudent enough to hold her peace, and to make no further disparaging remarks on Lady Marshfield; but she unwisely assumed a chilling demeanour towards Flora, by no means calculated to revive her waning influence.

Flora took great pains the next evening with her appearance—not that she was in

need of toilette arts to enhance her attractions, for she looked equally well in the simplest as in the handsomest apparel—but she was desirous of pleasing Lady Marshfield, whom she knew to be very fond of fashion and dress.

The friend of Sir Alexander whom she was to meet was Philip Beverley. He had by a series of tricks escaped from durance vile at Dullroad Buildings, and was now enjoying himself in town. He had alarmed Mr. Berner by informing him that he was summoned home on urgent business for a few days. He gave orders that his letters were not to be forwarded, and off he went, delighted with his “ruse.” Of course, instead of going home he put up at an hotel, and devoted himself to fun and amusement with prodigious zest.

Lady Marshfield had originally hoped to secure Flora Wentworth for her eldest son; but, perceiving his extreme dislike to the matrimonial tie, she gave up the scheme, and devoted her thoughts to obtaining elsewhere a suitable husband for her young friend. Her

ideas of "suitable" were: firstly, rank; secondly, riches; thirdly, good looks; and only fourthly, good character and amiability.

"How is it possible," she used to argue with her daughter, when persuading her to accept the husband who subsequently made her so unhappy, "how is it possible for a girl in our position, brought up to expect every luxury and distinction, I say, how is it possible for her to renounce these claims merely to gratify so fleeting a passion as love? If we analyze love we find it is merely a figment, a fiction, the creation of a warm imagination and an inexperienced heart. If, on the contrary, we examine the advantages of fortune, we find them to be most real, enduring, permanent, and beneficial. I own that there must be a certain liking between those who enter the married state; but, really, any feeling beyond that is a luxury for which you will have to pay dearly."

When her daughter's married life proved inauspicious she was not shaken in these convictions.

"True," she thought, "my poor child has.

suffered from her husband's unkindness, but she has other circumstances to console her. If she cannot find pleasure in the enjoyment of her wealth, she has in her children an un-failing source of interest ; and if they are not sufficient, she has a large circle of friends to divert her thoughts. We must all suffer something in this world. Rank, opulence, consideration, all are hers ; can she not console herself with these gifts for those of which she is deprived ?”

Her mental answer to this question was that if she failed to do so, she would be ungrateful and unreasonable.

Lady Marshfield herself had married for worldly advantages, and could, therefore, not be accused of not practising what she preached. She had never regretted her fate. To appear handsomely dressed, to give parties to the *élite* of society, to do good in a fashionable way, to have a town house and a country seat, all these things constituted her idea of human felicity. Completely happy herself, she desired to obtain similar prosperity for every girl of her acquaintance,

and for none more than for Flora Wentworth. The orphan's solitude, in spite of her fortune, touched her compassionate nature, and the girl's attractions and accomplishments increased her fondness. She was much disappointed when Sir Alexander refused to be captivated by so many charms, and for the first time had a scene bordering on a quarrel with him. To pacify her in some degree he told her he knew of another man who might suit her favourite, and on Lady Marshfield asking his name he mentioned Philip Beverly. She thought this a brilliant opportunity for Flora, and eagerly desired her son to bring him to her house.

And so it chanced that we find Philip and Flora flirting in Lady Marshfield's drawing-room on this eventful evening. When we say "flirting" we ought to qualify the expression by stating that it was entirely carried on by Philip, she being too shy and reserved to play more than a passive part.

He could be pleasant when he chose, and on this particular evening he was determined to show himself at his best. It would hardly

have been suspected even by the keenest observer that he was an occasional drunkard, a constant gambler, and everything else most undesirable. His good figure, his attractive, if not handsome, features, and the ease and pleasantness of his manner, would have charmed even women with much wider knowledge of the world than Flora.

He soon had the satisfaction of making her talk, and when once her reserve was overcome it was surprising how much she had to say, and how well she expressed herself. She forgot all her little sorrows and trials while conversing with him, and it was with regret that she found herself obliged to leave when Mrs. Ford informed her that it was time to depart.

The night was cold and stormy, and as she entered her carriage, a gust of wind swept by and seemed to bring back to her all the solitude of her existence.

"You appeared to enjoy yourself," remarked Mrs. Ford as they were driving along.

"I did very much," said Flora.

“ I confess it surprised me that you should take pleasure in the conversation of that fast young man.”

“ Why do you call him fast ? ”

“ Because he is so.”

“ How do you know that ? ”

Flora had a puzzling way of putting these extremely simple questions. Mrs. Ford's mental resources were not ample enough to enable her to give a roundabout reply, so she could only say dogmatically —

“ Because I know it.”

“ I should not have thought it. He is neither loud nor flashy.”

“ There are many ways of being fast.”

“ Then his is a very agreeable way,” said Flora.

The duenna sighed and leant back in the carriage. What was she to do with this positive child ?

They were both silent. Flora's thoughts were evidently running on Philip Beverley, and Mrs. Ford was casting about for means to break the charm. She thought she had discovered a good method for doing so, but

unfortunately the sequel was to prove that her conduct only tended to increase Flora's partiality. She was so injudicious as to harp continually on the faults and foibles of Lady Marshfield and her circle, thus making her remarks doubly unsavory to Flora by casting a slur on her most intimate friend and implying discredit to Philip. From morning till night Mrs. Ford was constantly alluding to this ill-chosen topic, with the result of becoming at last positively irksome.

Flora took refuge as much as she could with Lady Marshfield, and there she found very different companionship. The utmost cordiality, the most genial sympathy, the most enjoyable conversation, awaited her.

With consummate tact Lady Marshfield spoke of Philip as an old friend of Sir Alexander, for whom she had quite a motherly feeling. She mentioned his father in terms of the highest esteem, and led Flora to believe that the same excellent qualities were to be found in the son. Without obtruding his wealth, she did not let it remain in the background ; and, in short, every

circumstance that could possibly captivate a young girl's imagination was brought prominently forward, and the darker shades were either softened down or else left out altogether. It was not to be wondered at that Mrs. Ford failed and Lady Marshfield succeeded.

As for Philip, his ideas on matrimony coincided almost entirely with those of his friend, save that he looked forward to some remote day in the future when he should settle down and marry. Sir Alexander had given him warning what was in the wind, and he delighted immensely in being rallied on the subject.

Lady Marshfield decided on a bold move. She was slightly acquainted with Mr. Beverley and wrote to ask his permission for herself and some of her friends who were interested in painting to see his collection of pictures. Of course he gave a favourable answer, and she went one day with a party consisting of Miss Wentworth, Mrs. Ford, Miss Parsons, a lady who was straining every nerve to become a well-known painter, and several other ladies and gentlemen. Lady Marshfield left the

extraordinary splendour and beauty of the house to take its effect on Flora.

Mrs. Ford perceived with mortification the success of Lady Marshfield's designs. Flora could talk of nothing when she returned home but of Mr. Beverley's courtesy, the likeness there was between him and his son, the masterpieces of painting he possessed, and the enjoyment she had derived from the visit.

Certain of Flora, Lady Marshfield began to devote herself to securing Philip. This was not so easy a task. His nature was not sufficiently affectionate to allow him to fall in love, and he had so many pleasures and diversions that he was far from letting his thoughts recur constantly to Flora, as hers were recurring to him.

But Lady Marshfield did not despair. She arranged several meetings between the couple; and if he was not enamoured, she perceived that he was certainly attracted. She was puzzling her brain as to how she could urge him on, when events occurred that advanced her schemes to an extent unknown to herself.

And here we cannot help pausing to reflect on the frequency of reckless match-making even on the part of women far loftier in character than Lady Marshfield. Characters are embittered, hearts broken, lives wrecked ; and all this misery is caused, not for an end good in itself, but merely to obtain possessions that cannot confer happiness or inspire affection.

CHAPTER VI.

AFTER his visit to town, Arthur went through much that was unpleasant and unwelcome. He had to evade the inquiries of Mr. Berner, and to satisfy the curiosity of Charlotte, who was anxious to know particulars about the arrangements in Mr. Beverley's house; at the same time he had to keep guard on his speech lest he should betray Philip and reveal his own weakness. To him, so unversed in falsehood, deceit, and reticence, this was a great trial. He wished over and over again that he had not yielded to the importunities of his companions, and yet so much did he long for a little friendship that in the presence of Philip he was happy and unable to reproach

him for his conduct. Philip, as we have seen, went up to town several times subsequently, and Arthur missed his company, and always welcomed him cordially on his return.

Arthur was, in truth, the very soul of warm-heartedness and kindness. He was loth to believe that the generality of mankind were far from being like himself in this respect, and his unsuspecting nature was destined to cause him many sorrows, as the reader will see.

He made advances to Gallford with as much kindness as O'Brien, and with the same unsatisfactory result. There was no lightening the gloom or softening the asperity of the misanthropist, whose bitter feelings led him one afternoon to be most cutting and wounding in language to Arthur, and by his violent conduct to be excluded from Mr. Berner's house. Arthur had been conversing with Philip, and on Gallford entering the room Philip left it.

"Is that how you pass your time," said Gallford to Arthur, "talking to that conceited coxcomb?"

"He is one of my best friends," said Arthur.

"Oh, indeed! Best friends, forsooth! I should like to know what your worst are."

"I beg you will not use such offensive language," retorted Arthur, much offended.

"I see you are like the rest of the world, you cannot bear truth. But whether you like it or not, I am determined to tell it. I say and maintain, that that Philip Beverley is one of the most utterly bad creatures on the face of the earth. You have only to look at his countenance to see conceit, selfishness, pride, indolence, caprice and perfidy written in legible characters."

"All I can say is that he has been very kind to me."

"Oh, yes, of course, without doubt. I have heard of the favours he showered upon you. He took you one day to his father's magnificent house, where you had a good dinner, and where you met some of those people whom the world calls great. I am thankful I know none of them. If his father were a poor man living in an obscure part of

the town, you would not have accepted the invitation so eagerly, or have been so grateful for it."

"I do not see what right you have to talk to me in this manner," said Arthur.

"The right of the experienced to advise the ignorant. What do you know of the world? You fancy it is what it appears. You are like that fool O'Brien, who imagines he makes a friend of every fellow he meets."

"It is most ungrateful of you," said Arthur, "to speak in such a manner of my friend and your benefactor."

"That harum-scarum Irishman my benefactor? Who put that absurd idea into your head? Has he boasted of all that he did for me? Has he made himself out an equal to Pythias and Damon?"

"He has done nothing of the kind; but I have heard from other sources how deeply you are indebted to him."

"To the tune of three pounds ten shillings and sixpence. That is the amount of what he lent me, if you are alluding to pecuniary debts. He forced the money on me, I suppose to be

able to applaud himself for his kindness and generosity."

"It was nothing of the sort," Arthur replied; "it was real kindness."

"Real bosh! There is no such thing as kindness. People do everything either for their pleasure, advantage, or reputation."

"Do you not believe in friendship?"

"No! What people call friendship is merely the amusement or profit they derive from the society of particular individuals."

"My experience teaches me that friendship exists. I have suffered much; many have been unkind to me; but some, who could have had no selfish motives, have conferred upon me real benefactions."

"You think so," replied Gallford, "because you cannot see into them. They did not wish to benefit you, they only desired to enjoy your thanks and praise. Their conduct was merely a refinement on vulgar selfishness."

"I am thankful," said Arthur, "that I do not look at my fellow-creatures with your jaundiced eye."

“That sentiment could only proceed from one who is foolish and young!”

This was more than flesh and blood could bear. To be told that he was foolish and inexperienced was trying enough for Arthur, but to be taunted with his youth was beyond endurance.

“Mr. Gallford,” he said, “I think we had in future better confine ourselves to our studies, and not enter on conversation that is unworthy of you and offensive to me.”

“If my conversation is offensive,” said Gallford, “my presence must be so too. It is desirable that our studies should cease as well. I am not accustomed to be ordered when to speak and when to hold my peace; I would far rather be liberated from the necessity of holding further communication with you.”

“As you please,” said Arthur.

“But one thing I will tell you, and you will repeat it to O’Brien,” said Gallford, rising. “I wish all intercourse to be cut off between you and myself, O’Brien and myself, Dr. Grimmersby and myself. I have been per-

secuted by Dr. Grimmersby, patronized by O'Brien, and contradicted by you. These things are quite sufficient to give me a sickener of your set. I suppose I shall have to come to this house to teach Ruddles ; but if I ever meet you, I shall treat you with the contempt you deserve. You worship Beverley's wealth. May it do you good ; may you fatten upon it ! The one circumstance that gives me satisfaction, is that I have never spoken to him in the strain of flattery and adulation. I hope you will be accompanied through life by friends equally estimable ! I hope you will not find human beings the vipers I have found them, and that you may pass through the world without injury from false friends !”

With this kind wish, uttered in a tone implying exactly the reverse, Gallford left the room. His nature was stirred to the very depths of its soreness and bitterness. His depressed hopes, his blighted affections, his dreary existence, were brought before him in all their intensity by Philip's prosperity and Arthur's kindness. Perhaps he remembered the time when he had something of Arthur's

freshness and youth, perhaps the memory of happier days came over him like a brilliant dream, the vanishing of which is painful and cruel. Who can tell? Who can penetrate into the abyss of wretchedness concealed within this man's heart?

He was seldom in a humour to bear aggravation, least of all on this day. But his ill-luck was keeping it in store for him. He had to give a lesson to Ruddles before leaving, and we may pity the poor boy who was forced to bear the brunt of his ill-humour. Mr. Berner, in an adjoining room, suddenly heard howls proceeding from the study. He rushed in and beheld a terrible sight, Gallford standing over Ruddles and grasping him by the hair of his head with one hand, and punching his thick skull with the knuckles of the other.

"Oh! boo-hoo-hoo! don't," roared Ruddles.

"Will you pay attention, or not?" yelled Gallford, thumping away with increased vigour.

"Good heavens, Mr. Gallford, what are you dreaming of?" cried Mr. Berner, seizing his hand. "Will you desist at once?"

But Gallford, beside himself with passion, being prevented from punching, clutched the boy's hair so tightly that he howled louder than ever, and thought his scalp was coming off. His bellowing brought Mrs. Berner, Philip, and Arthur into the room.

"Oh, boo-hoo-hoo! Oh, don't, don't!"

Philip vigorously wrenched Gallford's hand from the boy's head, and the misanthropist presented an absurd picture of baffled rage, being held on one side by Mr. Berner, on the other by Philip, and casting furious glances at Ruddles, who was sobbing in Mrs. Berner's arms like the big baby he was.

"Oh, he has hurt me so! Boo—hoo—hoo!"

"Never mind," said Mrs. Berner. "It is over now."

"He shan't do it again!" exclaimed Mr. Berner, shaking his fist under the misanthropist's nose.

"The damned dunce deserved it!" cried Gallford, struggling with his captors.

"Mr. Gallford! How dare you use such profane language?" said Mrs. Berner.

"Mind your figures of speech," said Philip to Gallford.

"How dare you inflict corporal punishment on a young gentleman under my care?" asked Mr. Berner.

"I'll tell father," said Ruddles.

"How dare you? How dare you? How dare you?" said Philip, shaking Gallford vigorously. "Is that your method of making learning agreeable?"

Gallford darted viper-like glances at everybody.

"This is not the first time to-day that Mr. Gallford has forgotten himself," said Arthur.

"I suspected as much!" exclaimed Mr. Berner. "I have noticed that Mr. Gallford's temper is anything but under his control, and I think the sooner we dispense with his services the better."

Gallford, released from their grasp, stalked to the door with as much dignity as he could command. As he was opening it he turned round and said —

"Far from regretting what has occurred, I rejoice in it. It saves me the intolerable

yoke of coming to this house, after I have discovered the contemptible characters of those who live here."

"Look to your own character," said Philip. "It is in great need of improvement."

"I hate that Beverley!" muttered Gallford, as he left the house. "I wish I could serve him off thoroughly."

Similar scenes of violence and reviling usually ended all Gallford's relations with people, and then he would retire to his miserable retreat and brood over the wickedness of the human race.

Mr. Berner's relief at being rid of him was beyond description. He had from the beginning felt an instinctive dislike to the man, which increased as almost every interview brought out more fully his unamiable character. The next morning he sent Gallford the sum owing to him, and received an acknowledgment couched in the following insolent terms:—

"Received, without thanks, the above sum from the so-called Reverend F. Berner.

"JOHN GALLFORD."

Mr. Berner, in great indignation, sent back so unseemly a receipt, and the corrected acknowledgment ran thus :—

“ Wages paid.—J. GALLFORD.”

Further bickering with so perverse a creature being obviously useless, Mr. Berner allowed this last document to pass, and turned his attention to the search of another tutor. His wife was, as usual, of the greatest assistance, and discovered the very man suited to their purpose.

Mr. Smilie made the most favourable impression on Mr. Berner. He came smirking into the room, advanced on tiptoe, made the profoundest bows, and bestowed the blandest salutations on Arthur and Ruddles.

“ It affords me the most exquisite pleasure,” he began, “ to inform Mr. Berner that his old friend the Dean has done me the honour of choosing me to be the bearer of this letter.”

Saying which, he handed an epistle to Mr. Berner. Scarcely of the middle size, with scanty fair hair, a thin, perpetually smiling, but otherwise inexpressive face, a weak shrill

voice, Mr. Smilie presented the most striking contrast to his predecessor.

The Dean's letter being highly laudatory, Mr. Berner soon came to terms with its bearer. When all the details were settled, Mr. Smilie thought it time to begin paying court to his future pupils. He smiled benignly on Ruddles, but not knowing exactly how to compliment him, he turned to Arthur.

"Do you know, Mr. Challoner," he said, "that you remind me most strikingly in appearance of a former pupil of mine, Lord Proudham? The same eyes, the same fine profile, the same manly expression. He was, perhaps, a trifle taller, but you have a more elegant figure. The resemblance is really wonderful. Lady Proudham, his mother, did me the honour of being very partial to me, and I am even now occasionally favoured by her notice. I never had a pupil to whom I was more devotedly attached than to Lord Proudham, and you remind me of him, oh, so vividly!"

Here he clasped his hands and turned up his eyes in an ecstasy of admiration, present-

ing a most burlesque appearance. Arthur, totally unaccustomed to such clouds of incense, scarcely knew what to say in reply. Ruddles thought what a pleasant person the new tutor seemed, and as for Mr. Berner, he was delighted to hear that a young man in his house made so distinguished an appearance and so noble an impression.

Shortly afterwards they were joined by Philip. On being introduced to him Smilie gave a rapturous squeak.

“Oh-h-h! Is it possible that I have the pleasure of addressing the son of Mr. Beverley? My dear sir, I had once the distinguished honour, at Lady Proudham’s, of being in the same room with your universally beloved and respected father. From the striking resemblance you bear to him I should have recognized you wherever I might have had the happiness of seeing you. The same thoughtful brow, the same commanding eye, enhanced by the charm of youth! Oh! how delightful these unexpected meetings are!”

At this point his emotions overpowered him, and he was obliged to pause.

"I sincerely trust," he continued, after a few moments, "that when last you heard from Mr. Beverley he was in the enjoyment of good health and spirits?"

"Thank you, he was in excellent health."

"Would it be asking too great a favour," said Smilie, "if you would kindly, when next you write to Mr. Beverley, present my respectful homage, and say how much pleasure it gave me to be introduced to you, and with what joy I heard that he was so well?"

"I shall be happy to do so," said Philip, superciliously, "but I do not suppose my father is aware of your existence."

"Oh, how true!" exclaimed the servile creature; "how just is that observation! But still, if you were to grant my request you would confer a boon upon me."

Philip, with great condescension, promised to do so, a promise he carried out that very evening by sending his father a farcical account of the absurd man he had met that day.

Arthur was so sickened by the obsequiousness of Smilie that he almost regretted the

asperity of Gallford, who was at least honest and independent. But this sentiment was not shared by the others. Philip only saw enough of the new tutor to be diverted by him. Ruddles was enchanted with his suavity and lax discipline. Mrs. Berner endured him because he was quiet and biddable, and her husband was delighted to find somebody who behaved with deference and submission.

Philip had now completely thrown off the mask, asserting his right to absent himself whenever he chose. At first Mr. Berner tried to remonstrate, but he soon gave up his feeble attempt as hopeless. Philip received one day an invitation for a ball from Lady Marshfield, and in reply begged for an invitation for his friend Arthur Challoner. Arthur, being still in suspense about his Chancery money, was unwilling to go to the cost necessitated by such an invitation, besides wishing not to divert his mind from his studies. But Philip, not satisfied with urging it himself, enlisted Mr. and Mrs. Berner on his side. He assured them that Arthur wanted a little enlivening, and they joined

him in his request. Arthur at last yielded, somewhat against his will, and thought it very kind of Philip to be so anxious to secure him amusement.

But there was always an underlying design in Philip's actions. As on the day when he took him to his father's, so this time he was desirous of parading his friend before Lady Marshfield, and of giving her a favourable idea of his own kindness and amiability. He also wished to let Arthur see how much he was courted by the best society in England.

The day came round. They went to Philip's favourite hotel, and Arthur sighed to think how deep an inroad this trip would make on his almost empty purse, Philip not having invited him as his guest, which we are of opinion he might well have done. But he had no real consideration for anybody, and no sympathy beyond himself.

The ball was splendid. Lady Marshfield's rooms, beautiful in themselves, were made much more so by the most exquisite decorations, and the society was, of course, the

very best. Miss Wentworth was there, one of the loveliest girls in the room, guarded by Mrs. Ford.

Among those who attracted most notice was Miss Parsons, the artist, who, though not handsome, had a good figure, and a singular cast of countenance which could not fail to rivet attention, even if it did not charm. Miss Parsons and Flora had taken a liking to each other, and were fast becoming intimate friends, a fact that caused Mrs. Ford extreme annoyance, and made her hate the artist almost as much as Lady Marshfield. She had so long been the sole associate of Flora that she could not resign herself to become secondary in her consideration. Unable to conquer this petty jealousy, and too straightforward to dissemble, she recommended herself daily less and less to Flora's favour.

Arthur was enchanted with Miss Wentworth's beauty, and he was never tired of watching her while she was dancing with Philip.

"What do you think of that girl?" asked

Philip, when she was dancing with someone else.

“Whom do you mean?” asked Arthur.

“That Wentworth girl,” said Philip.

Arthur considered this a most impolite way of alluding to her, so he said coldly —

“I think Miss Wentworth perfection.”

“Her eyes are good and her hands lovely,” said Philip, “but otherwise I don’t see much perfection about her, although she is above the common run.”

What would Flora, who was beginning to love Philip with all her heart, have thought of these ungracious words? Happily, or rather unhappily for her future, she was ignorant of their having been uttered, and she thought Philip delightful. Philip told her that Arthur was his most intimate friend. She, therefore, made herself agreeable to him. He danced with her once, and several times with Miss Parsons. This lady, whose faculty of admiration was great, had a vast deal to say in praise of Flora, a theme to which Arthur was never tired of listening. When Miss Wentworth had taken her departure, the charm of

the entertainment seemed to Arthur to have vanished, and even Lady Marshfield's jewels appeared to blaze less intensely. He was glad when Philip declared himself ready to leave, though much to his discomfiture he discovered that Sir Alexander was going to accompany them. He formed a resolution of not being again inveigled into their gambling, even though he should be as urgently pressed as on the former lamentable occasion.

It was too late that night for them to indulge in any mischief, and they parted at Philip's hotel, Sir Alexander promising to look them up in the course of the day.

As he unfortunately kept his promise, there was no escape for Arthur. Their importunities overcame him, and he was obliged to accompany them.

"But mind," he said, "I will not play."

"We won't even ask you to do so," said Philip.

So he went, merely to look on. What harm could there be in that? None at all. One has only to stand by and watch. True, you become a little excited, especially when

your friends win, but that is of no consequence. You look on with more intense interest than ever, and you think, "What if such luck were mine?" You hesitate, you turn hot and cold, your money seems to burn in your pocket, you draw it forth, you lay it down, and you are in the thick of the fight.

Thus it was with Arthur. He looked on with ever-growing interest, and when Philip turned round and said to him: "You might be as successful as I am if you only had the pluck," he hesitated no longer, and boldly staked all he had with him. He lost, and was about to reproach Philip for his bad advice, when the latter said —

"I will lend you a few guineas to retrieve your losses."

Arthur accepted the offer, and began playing wildly. He won largely, and in high spirits proceeded to stake his winnings in the hope of reaping a rich harvest. But the tide of fortune then turned, and he lost everything. Philip once more came to his assistance, and he was so excited that he could not tear himself away, but eagerly seized the loan, and

lost again. Philip renewed the loan, but it was of no use, fortune was inexorably unkind, and at last Arthur rose from the table fifty guineas in Philip's debt.

He was sobered by this disaster, and seemed to awake from the dream of folly in which he had indulged. But the harm was done, and the misfortune irretrievable. Philip made light of it, and assured him that next time he would be luckier. He returned to Dullroad Buildings with even acuter stings of conscience than on the former occasion, and as a memento of his imprudence he found his poverty burthened with a debt to the heir of countless thousands.

CHAPTER VII.

NUMBER FOUR of that cheerful line of desirable mansions, Dullroad Buildings, was occupied by Miss Clarke, an elderly lady of independent means, who had resided there for some years with her niece, Miss Arabella Clarke, who, we may be sure, was far from attached to her abode. Miss Clarke was a selfish, cross, illiberal woman, who had quarrelled with nearly all her friends and acquaintances, and had retired to the congenial gloom of Dullroad Buildings with the firm resolution of never emerging from it during the remainder of her natural life. Miss Arabella, aged about twenty-three, had a certain amount of good looks that were in

imminent danger of fading prematurely by reason of the monotonous, depressing life she was leading. Regular features, fair hair, a pale complexion, likely to become sallow, and a good figure formed her appearance, in which, if there was nothing to repel, there was little to attract. Her eyes were small, but well-shaped and dark, quick of vision, and not unpleasant in expression. She was the only child of Miss Clarke's youngest brother, who died when she was about sixteen, and her mother did not long survive him. Miss Clarke, in an unwonted moment of softness, wrote her niece the following letter on hearing of her double bereavement :—

“ MY DEAR NIECE,

“ You have never heard from me before, because there were unfortunate differences between your poor father and myself. I am willing to let bygones be bygones, and to offer you the home of which you stand in need. I hope to make you happy, but you must expect neither absurd luxury nor frivolous amusement. My house is very orderly, and I shall

require you to conform to that order. Send a reply by return of post to your affectionate aunt,

“LYDIA CLARKE.”

This was, for Miss Clarke, a most cordial invitation. Arabella had no other choice but to accept it. She had formed hopes of being adopted by a relative of her mother, a rich woman who had no children; but as she received from that quarter nothing but vague messages of condolence, she reluctantly took refuge with her Aunt Lydia. Without means she could not consult her tastes, but had to bend to necessity. What were her tastes? They may be summed up in one word: “Fashion.” Her mother had mixed with the great world before her rash marriage with Frederick Clarke; but as he had no money, and she very little, their circle gradually became narrower, until at last all that remained to Mrs. Clarke was to dwell in memory on the pleasures of the past. During her frequent illnesses, when she was confined to her bed or sofa, her solitary pastime was to

read the fashionable intelligence in the papers, and to dilate upon it to her daughter, who received her mother's stories about countesses and duchesses with eager soul.

It may be conceived how well this preparation fitted her for Miss Clarke's melancholy house. At first the poor girl thought she could not endure the dreariness of such an existence another day, but fortunately she discovered a blessed consolation. She had a fine pair of diamond earrings that had belonged to her mother, and before going to bed she would put them on, make them sparkle in the candle-light, and look at herself for an hour in the glass. Then her imagination would take wing, flying away from her joyless abode to scenes of luxury and splendour, such as her mother used to describe. She pictured to her mind's eye a vision of herself being presented at Court ; and, by a natural transition, her fancy would then revel in all the delights of a London season—the balls, parties, operas, and entertainments that figured so prominently in her mother's narrations. Without these nocturnal glimpses of

Fairyland we may doubt whether she could have borne the heaviness of her lot, for even with them it was intolerably irksome. When Miss Clarke was not scolding she was taciturn, and she strongly disliked being addressed, so that frequently they were hours together in the same room without talking. Miss Clarke was always engaged on some piece of embroidery, and Arabella used to wonder on what her thoughts were running while her fingers were thus occupied. She little guessed that Miss Clarke was constantly drawing up new wills and destroying old ones, and that almost every time she went out alone she visited her solicitor to consult him on the subject. She made on an average four wills a year, one in each season, sometimes in favour of Arabella, sometimes leaving her out altogether.

This life had lasted seven years without change or interruption, except for an occasional stay at the seaside in the summer, and with few visits from the outer world. Miss Clarke's acquaintances were mostly in her own style—by no means to Arabella's liking

—and none of them were intimate with her or with her aunt.

How great, therefore, was Arabella's amazement to see one day a carriage drive up, and a lady alight, who was her very idea of fashion and distinguished appearance! She was accompanied by a younger lady no less attractive.

"My dear Miss Clarke, what pleasure it gives me to see you again after so many years! Mrs. Silversnake told me you were residing here. I had no idea of it. I thought you were in Wales. I could not deny myself the pleasure of coming to visit you. Now you must tell me how you have been, and why you never let me hear from you."

"You are very kind, Lady Marshfield," said Miss Clarke, coldly. "I have long ceased to go into the world, and I do not wish to return to it. My health is not what it was, and the doctor has ordered me to keep very quiet."

"Most excellent advice. It has been given to me times without number, but I plead guilty

to being too restless to follow it. I wish I had your firmness and self-denial. But you know my weaknesses of old. How glad I am to see you again! I am sure if you had not told me that your health was impaired, I should never have thought it from your looks."

Here Lady Marshfield appealed to Arabella to confirm her opinion, which the latter did, though, perhaps, not with perfect sincerity; but she was ready to say anything that would put her aunt in good humour.

Lady Marshfield introduced her "dear friend," Miss Wentworth, to the old lady, and the girl's genial manners contrived to break the ice.

The reader will probably have guessed why Lady Marshfield so unexpectedly looked up her former acquaintance. It was perfectly true that Mrs. Silversnake had mentioned Miss Clarke's present abode; but it was no less true that Lady Marshfield had known it all along without forming the slightest intention of renewing this intimacy. But when she discovered Philip Beverley's Richmond

address, and saw that it was next door to Miss Clarke's, she was seized with a sudden revival of affection for that lady, and determined to visit her, accompanied by Flora, who was now her almost inseparable companion. She trusted to chance that they might meet Philip somewhere in the neighbourhood. And so it happened that we see her displaying her fascinations in Miss Clarke's drawing-room.

"This reminds me quite of old times. You and your dear niece must come and dine with us on the earliest possible occasion."

Arabella could scarcely contain herself for joy on hearing this welcome invitation. Her only fear was lest her aunt should decline it. She did so, indeed, for herself; but Lady Marshfield urged her so forcibly to let her niece come that she yielded. The prospect would have been delightful for Arabella even in company with her aunt; but to enjoy unrestrained liberty for half a day exceeded the realization of her utmost hope.

The visitors left soon after the date of the

invitation was fixed, and so well-timed was Lady Marshfield's departure that as they were driving off she perceived Philip and Arthur returning from a stroll.

"Oh, Mr. Beverley!" she exclaimed, "only fancy! I have just discovered that one of my oldest friends lives next door to you, and we shall be calling there *very often*." (This with significance.) "Is it not delightful? Flora, do you not think it is delightful?"

Flora being thus drawn into the conversation, Lady Marshfield turned her attention to Challoner. He looked troubled and worried, but seemed to revive at the sight of Flora, and possibly also at Lady Marshfield's pleasant speeches.

After prolonging the conversation as long as she could, Lady Marshfield bade them good-bye, highly pleased with the success of her visit, and determining to repeat it very often in the hope of bringing about similar interviews in future.

Philip asked Arthur if he did not consider Miss Wentworth very charming. Arthur warmly assenting, he continued —

“Why do you not make up to her more? It would be a fine opening for you. She has plenty of money, and a good-looking man like you might easily make her fall in love.”

Arthur smiled, but was not inclined to pursue the topic. He had been much upset by news received that morning to the effect that the Chancery suit was in extreme complication, and that the prospect of his receiving his share was remote.

This was, indeed, intensely trying. But further reflections were harrowing him. He was far from pleased with the progress he was making in his studies. Smilie was a most incompetent tutor, and Arthur was determined to speak seriously to Mr. Berner on the subject. This was an unpleasant task, as he could not bear to express displeasure or to have to find fault with anybody.

We may, therefore, suppose that he was unwilling to have the sore point of his affection for Flora touched by the ungentle hand of Philip. He could perceive that she was more attracted by his friend than by himself; and even if she had not been so he would

have been loth, considering his uncertain prospects, to make an offer that might be open to the misinterpretation of interested motives.

Altogether his ruminations were far from joyous as he walked with Philip that autumn afternoon.

When they returned home, Mr. Berner informed Arthur that a gentleman had called, and wished to see him on urgent business, and that he had been waiting for upwards of half-an-hour. A feeling came over Arthur as if ill news were in store for him, and with palpitating heart he entered the room where the stranger was expecting him. A tall, thin man, with a solemn face, rose as he entered.

"I come," he said, "from Mr. Smith, your solicitor."

"Any new difficulty," asked Arthur, anxiously, "about the Chancery affair?"

"Well, not exactly," said the stranger.

Here he paused.

"Please proceed," said Arthur. "This suspense is trying. I have waited so long

for the settlement of this business that I am prepared for the worst."

"It is not about the Chancery suit that I am calling," said the other.

"Not!" exclaimed Arthur. "What on earth can it be?"

"Mr. Smith bade me give you his compliments, and say that any advice or assistance he can offer he will be most happy to place at your disposal."

"He is very kind," said Arthur; "but I am still in the dark as to what has occurred, and what you have to communicate."

"I must beg and pray of you," said the other, "not to allow yourself to be too much agitated by what I have to say."

"Is it so great a misfortune?" asked Arthur, in an agony of suspense.

"Far from it, my dear sir, far from it. But Mr. Smith would be so disconsolate if you were at all upset by my visit that he repeatedly urged me to break the news gradually. He is particularly considerate to his clients when anything unusual has to be imparted to them. You do not know how he

would blame me if I were to divulge the object of my visit in an imprudent manner."

"I beg and beseech of you," said Arthur, in a state bordering on frenzy, "to come to the point. These preliminary hints are most harrowing."

"A few moments' patience, my dear sir, and we shall have the whole affair develop itself most perspicuously."

Arthur sighed, but tried to control his feelings.

"Mr. Smith," the other continued, "told me to be sure to offer you his sincerest congratulations."

"Congratulations!" exclaimed Arthur. "Then you are the bearer of good news?"

"Of very good news."

Arthur's relief was beyond expression.

"You can scarcely conceive, Mr. Chaloner, the delight it affords Mr. Smith to be the happy channel through which prosperity flows to his clients."

"I am sure of it," said Arthur, politely. "But please proceed."

"If you only knew him more intimately

you would be struck by his extremely kind and philanthropic disposition ; and you would then be able to measure the extent of his satisfaction in informing you that you have come into a legacy."

" Oh, then the Chancery suit is decided ! " exclaimed Arthur.

" Pardon me ; I have had the pleasure of stating to you that my present message is totally distinct from Chancery ; in fact, it has nothing to do with it."

Arthur thought this really good news.

" Mr. Smith has had the pleasure of receiving a communication to the effect that a distant connection of yours died recently in California. Having no family and no near relatives, he left half of his fortune in various legacies, and the other half to you absolutely."

Arthur was rendered speechless for some moments by this unexpected intelligence, and when he regained the power of speech he said —

" I remember having heard of my Californian relative when I was quite a boy.

Was not his name Augustus Townley Challoner ? ”

“ It was the very man.”

“ This is singular indeed. I had never heard from him, and I imagined he had totally forgotten me. Is the amount of the legacy considerable ? ”

“ My dear sir, this is the point where Mr. Smith told me to be particularly cautious. He would be so deeply grieved if your nerves were at all tried by the change of fortune.”

“ Is the amount so great ? ” asked Arthur, turning pale.

“ Pray compose yourself. I can assure you it is no contemptible sum.”

“ How much is it ? ” he asked.

“ Supposing you were to guess,” said the other, with a smile.

“ That is almost impossible for me to do,” replied Arthur. “ I might be wide of the mark. Large fortunes are, or used to be, made in California ; but I never heard that Mr. Townley Challoner was particularly rich. Is it about five thousand pounds ? ”

“ Oh, that would be nothing ! ”

"Nothing!" echoed Arthur. "It would set me up for life."

The visitor smiled at his idea of the extent to which such a sum would go.

"It is more."

"More!" exclaimed Arthur. "Can it be twenty thousand pounds?"

"More still."

"More even than that! Can it be fifty thousand?"

"Indeed, it is far more."

"Good heavens!" exclaimed Arthur. "You do not mean to say that it could amount to twice that sum?"

"It even exceeds it considerably."

"My thoughts," said Arthur, "do not reach beyond one hundred thousand."

"I think I am safe in saying," said the visitor, "that the total sum will be, even when all expenses are paid, somewhat over five hundred thousand pounds."

Arthur rested his forehead in his hand, giddy and overcome with excitement and amazement.

A pause ensued, after which he said —

“What on earth am I to do with this prodigious wealth?”

“Oh, it is not so very much after all,” said the stranger, soothingly. “It will only give you about twenty thousand a year, and that is soon spent. You will not find it at all too much, I can assure you. There are so many ways of enjoying one’s self, and every enjoyment is so expensive.”

As it seemed rather a relief to Arthur to hear that his money would not go far, Mr. Field—such was the visitor’s name—dilated on the interesting topic.

“You must provide yourself with a town house, which must be sumptuously furnished; your stables must be full of the handsomest horses; you must have a country seat, a shooting-box, and, if you like, a yacht. These things are sufficient to strain the most ample resources; and if you marry and have a family, you will find that your income is not one farthing in excess of your wants.”

Mr. Field looked at Arthur’s position from this point of view so successfully that he almost persuaded himself, if not our hero,

that twenty thousand a year was barely enough for the necessities of life.

"The first thing you have to do," he said, "is to enjoy yourself."

"I beg your pardon," Arthur retorted, "the first thing I have to do is to go into mourning for my relative."

This was a novel idea to Mr. Field.

"True," he said, "but he was such a distant connection that deep mourning will not be necessary."

"I know perfectly," said Arthur, "what my present position requires."

We perceive that he is already beginning to feel the dignity accruing from his fortune.

The complaisant Mr. Field immediately saw the propriety of Arthur's remark.

"I admire," he said, "the delicacy of your feelings. Nothing could be more fitting or becoming than the sentiments you display."

Arthur inquired whether there were many details of business to settle.

"Oh, no," said Mr. Field. "The late

lamented gentleman left his affairs in such excellent order that a few formalities will be sufficient. You are not appointed executor, so you will have no trouble in that respect. Nearly the entire sum to which you are entitled has been standing for years in the testator's name in a London bank. It has only to be transferred to your name, and that will soon be done. There may be a trifling delay of a few weeks before you can draw on your account, but Mr. Smith begged me to say that he will be most happy to advance any sum you may require."

Arthur thanked him for this obliging offer, and Mr. Field proceeded to read some documents and business papers, the details of which we need not inflict upon the reader. Arthur listened with rapt attention, and promised to call on his solicitor the next day.

"Mr. Smith desired me to tell you," said Mr. Field, "that if it at all puts you out to come up to town he will be more than delighted to come and see you here."

"He is truly kind," said Arthur, "but I should like the change."

"Most advisable," assented the other. "And, if I may venture to offer my advice, I should now strongly recommend a walk of twenty minutes or half-an-hour to compose your mind and nerves after receiving such weighty tidings."

This was the first time in Arthur's life that anybody had ever considered his nerves. The novelty of the circumstance amused him, but he took the suggestion, and asked Mr. Field if he would like to come part of the way with him. The latter was, of course, overcome with joy at the honour.

"Did you mention the news to anyone at Mr. Berner's?" Arthur inquired, after they had left the house.

"No, I did not. I was not sure whether it would be quite agreeable to you."

Arthur had received more consideration and deference in the last hour than in the whole course of his previous life. The sensation was new and delicious, and he bade a

most courteous farewell to Mr. Field when they parted.

He walked along with heart and mind overflowing, and with a wild chaos of thoughts and emotions pursuing each other.

He determined on going to see O'Brien and to impart to him the tidings of his good fortune. He did so, and, not only that, but he told O'Brien that he must always look upon him as his best friend, and that he would ever find him ready to come to his assistance should he require it.

O'Brien was more astonished and delighted than words can express at his friend's brilliant good fortune. Without the slightest particle of envy in his nature he could take the heartiest pleasure in the prosperity of others.

Arthur returned home, engaged in wondering consideration at the change in his prospects. A few hours before how dreary did his future appear! And now, how joyous and enchanting! His spirits, however, were less elated than might be supposed. For so many years had he suffered adversity that

his thoughts were more prone to wander in gloom than to revel in joy.

When he returned to the house he retired to his room, where he remained over an hour, until he was roused by the maid coming up to say that Mr. Berner wished to speak to him.

CHAPTER VIII.

DURING their walk that afternoon Arthur confided to Philip his dissatisfaction with Smilie. On returning home, Philip repeated Arthur's observations to Mr. Berner, not with the intention of making mischief, but merely stating them as a fact. Mrs. Berner had been urging on her husband the advisability of giving Arthur notice to quit, as they had received two further offers of pupils who were willing to pay the full amount demanded. If Arthur remained, they had only accommodation for one; it was therefore to their interest to make him decamp. Mr. Berner gladly seized the pretext of the complaint about Smilie to give Arthur to understand

that they wished him to leave. Like most weak men, he required spurring before he could summon spirit to make an attack, but once fairly on his way he could be quarrelsome and disagreeable. When he sent the message to ask Arthur down, he was preparing himself for the fight, and his whole nervous system was in a flurry, although his wife was present to give him support if necessary. He wanted her to undertake the distasteful task, but this she declined to do. She always desired him to stand to the fore, and, though he would not do so of his own accord, he generally, after some hesitation, carried out her instructions, if not with energy, at least with fidelity. But the effort involved in so doing made him snappish and irritable.

On Arthur entering the room, he began with the courage of desperation —

“I am surprised, Mr. Challoner; I am really very surprised.”

“At what, pray?” asked Arthur.

“At the very unexpected information I have received—”

Arthur thought Mr. Berner had heard the

intelligence of his accession to fortune, and so he replied —

“ I am sure no one was more surprised than myself.”

“ What do you mean ? ” said Mr. Berner, with rising colour.

“ I mean to say that I was never more astonished in all my life.”

“ I was told, on the contrary, by Mr. Beverley, that you said you never expected much from that man.”

“ I had not,” said Arthur, “ mentioned the subject as yet to Mr. Beverley.”

“ Not mentioned the subject to Mr. Beverley,” exclaimed Mr. Berner, “ when he himself has just repeated to me your unwarrantable observations ? ”

Here he rang the bell violently. Arthur was about to speak, but the other stopped him, saying —

“ Please not to say anything until Mr. Beverley appears to corroborate my words.”

The maid entered, and he told her to ask Mr. Beverley to come down at once.

“ I am amazed,” he continued, “ at the

whole affair. I—I consider that it puts me in a most painful position, especially as you choose the extraordinary course of denying what you said.”

“There must be a mistake,” said Arthur, quite at a loss to account for his demeanour.

“There is no mistake. You cast a slur upon me, and the whole affair reflects discredit upon yourself.”

“Mr. Berner, I beg you will moderate your language,” said Arthur, indignantly.

“Here is Mr. Beverley,” said Mr. Berner, as Philip entered. “Will you still maintain in his presence that you never mentioned the subject to him?”

“Never,” Arthur declared, “on my word.”

“Now, Mr. Beverley, what do you say to that unheard-of asseveration? What do you think of it? Is it not an impudent lie, when you yourself told me that he did nothing but complain of Mr. Smilie all the time you were out together? His conduct is unjustifiable.”

“Your language is unjustifiable,” said Arthur, hotly. “But I perceive there is a

mistake. I did not think you were alluding to Mr. Smilie."

"And to what else should I allude?"

"Allow me to explain," said Arthur, with as much self-control as he could preserve.

"No, I will hear no explanation. I might, perhaps, receive an apology, but I decline to listen to any justification of your conduct. It is not what I expected from you. Mr. Smilie is a man who has had the highest Academical honours, and to say that he is incompetent is to cast blame, not only on myself for employing him, but on those eminent people by whom he is so cordially recommended."

"I only said what I really think," said Arthur.

"I must decline to enter into an argument. I beg you will consider yourself at liberty to leave this house as soon as it suits your convenience. You need not hold yourself bound to stay until the term is over."

"You are really far too hasty, Mr. Berner," said Philip, who was much taken aback at the scene.

"No, I am not. I have—I have my own feelings on the subject. I do not like it to be said that—that— In short the whole affair is to me most intensely unpleasant."

"So it is to me," said Arthur.

"I am glad to hear that you have that much sense of the becoming left," said Mr. Berner. "I consider that as you pay so much less than the others, it ill befits you to carp at the arrangements in my house, whether with respect to tuition or to anything else. It was only to oblige Dr. Grimmsby that I took you in. We shall want your room for a young gentleman whom we are expecting. We are forced to look to our own interests, and we cannot afford to throw away an opportunity such as is now presented. I should not wish to inconvenience you, but you must remember you were only admitted as a favour."

Arthur had determined not to mortify him by stating the change of fortune he had experienced that day; but this last sting roused his feelings to such an extent that he could not deny himself the gratification

of causing the Berners to repent of their incivility.

"As to inconveniencing me," he began, "you may be quite at rest on that score. I shall make way for your young gentleman long before he comes. I hope he may progress rapidly under Mr. Smilie, and that he may be treated with all the respect his solvency deserves."

"I decline to be spoken to in this way," said Mr. Berner, walking up and down the room in great agitation. "I beg you will be silent."

"After listening patiently to your polite speeches," said Arthur, "I insist on being heard in my turn. When I entered the room I never dreamt you were alluding to my remarks on Mr. Smilie. Under this mistake, I made the statement which you described in Mr. Beverley's presence as an 'impudent lie.' I shall now explain what I was thinking of, and if you do not retract that expression, I shall leave your house this very evening."

Mr. Berner's face assumed a bewildered, frightened expression. He had quite lost his

presence of mind, and now he could not for the life of him remember the words he had used. From the firmness of Arthur's tone and manner he derived a vague sense of having gone too far.

"There are no men," Arthur continued, "worthy of the name, who would submit tamely to such language. When you began speaking to me about unexpected information, I naturally thought you were referring to the news that Mr. Field brought me. As such was not the case, and as we were both thinking of different subjects, I beg you will perceive your error, and retract the expression used."

"I am sure," stammered Mr. Berner, "that if—that nothing—had I considered—I am sometimes rather hasty—I was far from implying any doubt of your veracity. I do not wish you to be at any inconvenience, or to leave before it suits you."

"It would suit me to leave any moment," said Arthur. "Mr. Field came to inform me that a distant relation of mine died lately in California and did me the great kind-

ness of bequeathing me half of his large fortune."

Mr. Berner's eyes became round with amazement ; Philip thought Arthur was hoaxing them ; Mrs. Berner, who was seated at work in a far corner of the room, turned very red, and a pause ensued.

"I shall be obliged to go up to town on business," Arthur continued, "and it will probably be necessary for me to stay there for the present. In any case, it would be advisable for my residence in this house to come to an end to-morrow morning."

With these words he left the room.

The unutterable mortification of the Berners was written on their features, and Philip being witness of their discomfiture formed no slight aggravation of their misery. With his usual malignant pleasure at the distress of others, he began to taunt them under the guise of sympathy.

"How trying the reflection must be for you, Mr. Berner, that you have offended him just as he has had such a windfall ! But let us hope for the best. Let us trust that it is

not so great a fortune after all, or that he has concocted the story to avenge himself for your observations, which, I must confess, he bore more patiently than I should have done. If a fellow were to say one-half to me of what you said to him, I should knock him down for his impudence ! ”

Mr. Berner looked furious, but, not having the cue from his wife to quarrel with Philip, he held his peace.

“ I will just inquire of him,” Philip continued, “ all the particulars of the affair ; and perhaps I may be able to bring you the delightful tidings that he invented the story to annoy you.”

When they were alone, husband and wife looked blankly at each other.

“ That’s what comes of following your advice, Charlotte.”

“ Nonsense, Frederick ; I never advised you to use the language you did.”

“ Who would have thought that Challoner, of all people, would be likely to come into a fortune ! ” exclaimed Mr. Berner in despair.

"It is most unfortunate," she owned, in a low voice.

"Could I but have seen into the future!" he said, wringing his hands, and gazing wildly upwards at the chandelier. "Had I but waited until he had spoken! Why, why was I led into such a fatal mistake?"

"It was done for the best," she declared.

"But it turned out for the worst," he replied. "Never, never will I take your advice again!"

"Frederick, how can you be so ungrateful?" she cried. "Have I not been your prop and staff for fifteen years? Was it not I who brought the young men into the house?"

"But you are driving them out again," he roared, in a real passion.

She burst into tears.

"You are too cruel," she sobbed, "after all I have done! After working and striving and thinking, and doing, I repeat it, everything for the best."

Their dull drawing-room had assuredly never witnessed such exciting scenes as on

that day. They could not bear their misfortune in common, but fell to quarrelling as to who was the originator of the mischief.

While they were thus engaged, Philip was sounding Arthur on the subject of his inheritance. He had a lurking idea that the story was invented for the edification of the Berners, but it was quickly dispelled. Philip was himself the heir to such a huge fortune that he could look on Arthur's luck without envy, and could congratulate him sincerely. Arthur told him that he had no intention of departing that evening, but his mind was quite made up to leave next day, and never to return to Dullroad Buildings.

That evening, before dinner, Philip again attacked the Berners on this sore subject.

"Well!" he exclaimed, "Challoner has come into an immense fortune! No less than twenty thousand a year! I sincerely hoped, for your sakes, that it was only a few hundreds."

Mr. Berner had nothing to reply, but his wife said with some dignity—

"You are completely mistaken if you sup-

pose that we do not rejoice in Mr. Challoner's prosperity."

Philip had informed Ruddles, and Ann, and the cook of the wonderful event, and they were all the evening thinking and talking of nothing else. At dinner, Ruddles could not take his eyes off Arthur, as if he wished to see what a person looked like who had come into an unexpected inheritance. As for Ann, her *empressement* to attend to Arthur was prodigious, and her attentions set off more fully Mr. Berner's silence and reserve. He never addressed Arthur, who, indeed, did not so much as look at him the whole evening. With Mrs. Berner he conversed as if no difference had arisen between them, notwithstanding his conviction that she had prompted her husband.

Arthur retired early, but not to rest. His mind was too excited to be lulled in slumber. So great was the change in his destiny that he could scarcely realize its extent. As the hours of darkness advanced in sable procession, he recalled the past and anticipated the future; and the strong contrast they pre-

sented enhanced the strangeness of his feelings. He was no longer destined to endure the neglect, unkindness, insolence, oppression, and solitude whereby his life had hitherto been obscured. He was now a man of importance, weight, and position; and what had produced this wonderful transformation? About himself everything was the same. He was a gentleman by birth, education, and character, no alteration had taken place in his nature. But these advantages, formerly overlooked, would now be regarded as worthy of the highest eulogy, and he would be courted, flattered, and caressed. How was such a magic change to be accounted for? Merely by the accident of his coming into large possessions. Far from being elated by these considerations, he reflected, with some contempt for the world, that had the least worthy of mortals been in his position the homage would be the same.

However, not for very long did his thoughts pursue this reflective course. He soon began to think how he should employ his fortune, what property he should buy, what company

he should keep, what pleasures he should procure. The delightful knowledge that he could now consult his tastes without let or hindrance filled his imagination with a world of varied visions, and occupied his cogitations until he fell asleep towards morning.

It was broad daylight when he awoke, and his first sensation was that something unusual had happened; he knew not what, for the clouds of sleep were still hanging over his memory. At last, the events of yesterday all rushed back upon him, though at first he had a feeling of terror as though his felicity might merely be a dream of the night. But the sight of his things lying about the room, waiting to be packed, recalled the altercation with Mr. Berner, the visit of Mr. Field, and with them the reality of his marvellous prosperity.

He made haste in his preparations for departure, as the morning was more advanced than he had supposed.

The maid came up to ask if he would like his breakfast in his room, but he sent word that he would come down. As he had never

before received such a message, he concluded the Berners wished to avoid him as much as possible on the last day, and he determined not to give them that satisfaction.

When he made his appearance, Mrs. Berner informed him that her husband greatly regretted his prevention by indisposition from bidding him good-bye in person. Arthur made a frigid reply, and the subject dropped. He was glad he had driven his adversary out of the field, but was too civil to allow this feeling to appear. Mrs. Berner had done her best to press upon her husband the necessity of facing Arthur boldly, but his mortification and anger were so great that he obstinately refused to emerge from his retreat.

Ruddles was unfeignedly sorry that Arthur was leaving, but the latter consoled him by promising to invite him later on, when he should be settled in his new abode, wherever that might be. Philip felt similar regret, though it was more selfish than the boy's.

"I'll be hanged," he said, "if I stay much longer in this house. Now that you are going,

what shall I do? It is enough to drive a fellow mad. You were the only being who kept me from utter dulness. I have only Ruddles to fall back upon, and we know what he is. O'Brien is good company, but he is always immersed in his studies. Gallford would have afforded me vast fun, but he is now out of the question. What the deuce am I to do? Wait a few days, and you shall hear news about me. I will become such a devil that the Berners will be thankful to get me out of the house. Mark my words that I will. The governor, too, will have to give in to me, whether he likes it or not. When once I make up my mind I am as resolute as the whole world put together!"

He looked as if he meant what he said, and the expression of his face was, for the moment, absolutely savage. But he soon smoothed his features to their usual haughty expression, and the episode did not make a deep effect upon Arthur.

About half-an-hour before Arthur was to leave, Smilie arrived. He saw the trunk in the hall, and asked the maid "Who was

leaving?" The answer acquainted him with the remarkable circumstances, even including the quarrel between Arthur and Mr. Berner, which Philip had fully reported to the servants.

This was, for Smilie, too brilliant an opportunity to be lost. He waited patiently until Arthur made his appearance, and then rushed forward with both hands extended, exclaiming in an ecstatic tone —

"I wish you joy, joy, joy! Oh, Mr. Challoner, what a privilege it is for me to witness the moment of your bursting forth on the world! As soon as you set foot in London you will be in your zenith. The gates of glory will open for you, and you will be ushered into the presence of splendour. You will sit at the banquets of the great, and you will receive the mighty in your halls. Then, alas! you will be dazzled by the attentions of the proud, and your former friends will be buried in the tomb of oblivion. But never shall your memory fade from our minds; never shall we forget the lustre your presence shed on our paths; never shall James Smilie

cease to remember that he had the inestimable honour of being one of the first to offer you his sincerest, most cordial, most fervent congratulations."

Arthur listened to this ovation with the dignity of a monarch receiving the homage of his vassal; and as Philip, Ruddles, and Ann were witnessing this absurd scene, he made a successful effort to keep his gravity. He shook hands very cordially with Smilie, assuring him that he would always have a lively recollection of his kind expressions, and raising him to the highest summit of rapture by inviting him to come and see him when in town. He took a hearty farewell of Philip and Ruddles, promising to write frequently to the former, and drove off in great spirits at having left them with a favourable parting. He had tipped the servants handsomely, and was eager that everybody should share in his good fortune.

How Smilie sang his praises need not be recorded; we have had sufficient samples of his style to form an idea of his encomiums; but we must not omit to describe the way in

which Gallford received the surprising intelligence.

Mrs. Rabbits, the landlady at number twenty-four, was the most indefatigable gossip in all Dullroad Buildings. Early that morning she heard the news from her milkman, who also supplied number five, and who had learnt it from the communicative Ann. He was so brimful of the news that he bestowed it on his customers while measuring out his pints and quarts; and when he mentioned it to Mrs. Rabbits she had no peace of mind until she communicated it to her lodgers. She had been on good terms with Gallford lately, as he had paid up his arrears; but he was very gruff in manner to her, and she wished to ingratiate herself with him again, and this seemed a golden opportunity for so doing.

"Do you know what has 'appened, Mr. Gallford, sir?" she said, as she brought him his breakfast.

"No, and don't wish to."

"Oh, you'll not say that when you hear what it is. It is something wonderful."

"I don't want to hear it."

But as Mrs. Rabbits wanted to tell it, she persevered.

"One o' the young gentlemen as lives at Mr. Berner's come into such hincredible wealth, 'undreds and 'undreds of thousands!"

"What!" exclaimed Gallford; "is Beverley's father dead?"

"No, it haint Mr. Beverley, it's Mr. Challengner; and hall unbeknown to him he gets it. A cousin o' his dies in California, and leaves it him, 'undreds and 'undreds of thousands!"

There was a pause, during which Gallford looked unusually sour.

"He'll waste it in debauchery," he muttered. "He'll squander it all in two or three years."

"'Undreds and 'undreds of thousands!" repeated the landlady, with increasing wonder.

"A short course of riotous living will soon make it vanish."

"Such wealth," said Mrs. Rabbits, "such overwhelmin' hopulence, cannot vanish."

"Nonsense!" said Gallford. "Give a young fellow money and we know what he

does with it. I hope he may suffer for his follies. I hope the day may come when he will receive a lesson he will never forget."

"Oh, Mr. Gallford!" she exclaimed, in a mournful voice, "why did you quarrel with him? Why did you not put up with him? If you 'ad only kep' in with him you might now be reapin' a 'eavenly reward! He might have took you to live with him, or he might even have called upon you in this 'ouse, in this very 'ouse! Oh dear! oh dear! Why did you fall out with him? What a pity! Now, if you were, like a good, dear gentleman, to take my 'umble advice, you would sit down at that there desk and write him a nice, long, 'earty letter, and tell him 'ow glad you was to learn his good fortune. You will, now, won't you? You could say hall that so cleverly, and it would be such a hadvantage for you to find a friend in so great a gentleman as he will be now."

"Mrs. Rabbits," he said, sternly, "do you seriously advise me to compromise the dignity of independent poverty and neglected merit by fawning on the wealthy? Woman, for-

bear ! Breathe not another word of such treason in my presence ! I know whom he likes ; I know what sort of friends he will favour. I likewise remember how he behaved to me, and I turn away from him in scorn, leaving him to the punishment he deserves ! ”

“ Well,” said Mrs. Rabbits, on relating this dialogue to another lodger, “ of all the contrairy people that hever I see, that dear soul upstairs is the worst. Now, just think, he could, I am positive on it, make friends with that young gentleman again, who is hever so rich ; and yet he throws away his chance, and prefers sulkin’ to payin’ his respects in a quarter where he might get no hend of money, hinfluence, and hintroductions.”

The lodger agreed with Mrs. Rabbits that such conduct was the acme of folly, wrong-headedness, and madness.

CHAPTER IX.

WHEN Arthur arrived in town he immediately, after securing his rooms at the hotel where he had been with Philip, drove to his solicitor's. The reception he there received contrasted strongly with the coldness that was shown him on a former occasion. The moment his name was announced, Mr. Smith's door opened as if by magic, and that gentleman himself appeared on the threshold and harangued Arthur almost in the style of Mr. Smilie. After his exuberance had somewhat cooled down, they settled to business, and Arthur heard with satisfaction that the few formalities necessary would not take long in performing. He availed himself of the offer made

through Mr. Field, and borrowed the sum of two hundred pounds for immediate expenses.

All being arranged for the present, and having nothing further to say, Arthur rose to depart, Mr. Smith insisting on escorting him downstairs. As they were descending they encountered a gentleman who was coming up, a little lithe man, with sharp eyes and a hook nose, on beholding whom Mr. Smith exclaimed —

“ Oh ! what an opportune meeting ! Mr. Challoner, I have long wished to make you acquainted with Mr. Silversnake. This is, indeed, a pleasure to me. Mr. Silversnake, you know Mr. Challoner already by name.”

The gentleman rejoicing in the cognomen of Silversnake replied that he did, and added that he had met Mr. Townley Challoner years ago in California. This was interesting intelligence to Arthur, who was desirous of having particulars about his relative ; but not wishing to detain the stranger any longer at that moment, he invited him to visit him at his hotel, an invitation accepted with alacrity.

From Mr. Smith Arthur repaired to a tailor, recommended to him by Philip, and ordered his mourning. He was anxious to pay respect to the memory of a man to whom he owed so much. His feelings were always of the most elevated kind, and never led him into erroneous actions, except, perhaps, when they persuaded him to confer favours on people whose merits he had not sufficiently investigated. But this was a fault "leaning to virtue's side," and for which the reader will, we are sure, forgive him.

From the tailor's he went to a bookshop and purchased some novels and poems to beguile his solitude at the hotel. His active mind had always required reading, and he was guided in the fields of literature by unusual taste and judgment. He had studied from a boy as much to contribute to his own pleasure as to perform the tasks imposed upon him, and at this particular time his reading propensities were of great benefit to him. Solitude in a large city is more trying than in a small town or the country ; and he would, indeed, have been thrown adrift the first few

days of his stay in town if he had not indulged in the companionship of books.

However, his loneliness was not completely unbroken, Mr. Silversnake ere long availing himself of the invitation.

“Do you know,” he said, “that I happened to mention your name to a friend of my son, and he declared you were an old schoolfellow of his? He says he should be delighted to meet you again after such a long time. Can you imagine who it is?”

“No,” said Arthur; “please tell me, you have aroused my curiosity.”

“George Vane.”

“Is it possible?” Arthur exclaimed. “I wrote to him two or three times since we last met and never received an answer.”

“Oh, but you should have seen his delight on hearing of you again! He could scarcely contain himself for joy.”

This was not strictly true; but it was a sufficiently near approach to truth to satisfy Mr. Silversnake’s veracity. George Vane, on hearing Arthur mentioned, showed the completest indifference; but when he was

informed that he had inherited a large fortune, his eagerness to meet his former friend knew no bounds, and he begged Mr. Silversnake to bring them together, a wish the latter promised to gratify. Arthur, who was not disposed to bear ill-will for neglect, expressed a wish to see Vane, and his visitor seized the opportunity of inviting him to his house.

"My wife will be charmed to have the pleasure of making your acquaintance; so will the rest of my family. If you will dine with us to-morrow evening, Vane shall be there, and you will confer a favour on us all."

Arthur readily promised to come. Mr. Silversnake was enchanted.

"If you only knew," he said, "all the fatigue I have constantly to undergo; what with being director to this company and chairman of that board, I really sometimes do not know how I get through my work without breaking down, to say nothing of the enterprises I have on hand, and which are of such colossal magnitude that the strain on my mind is some-times o-v-er-whel-ming." These last words with solemn emphasis.

“But,” he resumed, in a conversational tone, “I shall have more to say to you on these interesting topics later on. For the present, I will only add that if you do not see me to-morrow evening, you will excuse my absence by considering that I have been overcome by the excess of my labours.”

Mr. Silversnake, as the reader may have already suspected, was a man deeply engaged in a variety of speculations, and who had an eye to the assistance of Arthur's large fortune in his future undertakings. But Arthur was innocent of any suspicion, and thought his visitor a pleasant, hospitable man.

Mrs. Silversnake was similar to her husband in character, only with this difference, that while he was devoting his energies to money-making, she was equally active in the pursuit of social distinction. A lady by birth, poverty compelled her to accept the offer of a man for whom she did not feel much affection, but when they were married she made the best of her position, and was not a little the cause of her husband's hazardous speculations. Her tastes were expensive and her

ambition unbounded, so that his money soon took wing in her hands, and he found it necessary to be always supplying larger sums. They had one daughter, for whom they were forming great matrimonial projects, and this was chiefly the reason why Mr. Silversnake did not oppose his wife's lavish expenditure. If they desired to receive the best company for Bessie's sake, they must entertain accordingly. Their house was, therefore, the scene of constant hospitality and gaiety, and it must be allowed that Mrs. Silversnake had the talent of being an agreeable hostess. Good-looking in the eyes of most people, and, according to some, absolutely handsome, she had a pleasant, insinuating manner that blinded all, except the most penetrating, to the fact that she was really a sly, intriguing, untrustworthy woman. Her daughter Bessie took after her in appearance; she had the same cold, clear eyes, the same defined, well-cut features, the same slight, graceful figure, but she was more open and natural than her mother.

Mrs. Silversnake received Arthur with her

most fascinating smiles and speeches. George Vane had not yet arrived, and Arthur had time to form his first impression of his hostess and her daughter. It was not unfavourable with regard to the latter ; but, unaccustomed to fulsome attentions, he felt somewhat oppressed by Mrs. Silversnake's politeness.

To Arthur's great relief, her attention was soon diverted to other guests, among whom were Lady Marshfield and Sir Alexander. Shortly afterwards Miss Wentworth and Mrs. Ford appeared, to his joyful surprise, as he did not know that Flora was acquainted with the Silversnakes. She appeared to him more charming than ever, and with her and Lady Marshfield he conversed until George Vane entered the room.

This former friend of Arthur was a young man in whose hands the fairest opportunities in life had been frittered away. Idle, capricious, prodigal, he had wearied the kindness of his parents, and exhausted the patience of his friends. Arthur would scarcely have known him again, so changed was he in

appearance, some would have said for the better; but Arthur was not of this opinion. He had lost in candour what he had gained in polish. He greeted Arthur with a wonderful show of cordiality, and did not lose sight of him the whole evening; and next day he called upon him with a scheme in his head, which was carried out in the following dialogue:—

“I was amazingly glad,” said Vane, “to see you again. I frequently thought of you, and wondered where you were.”

“I wrote to you several times,” said Arthur, “but never received a reply.”

“Well, I have led such a wandering life,” Vane answered, “that it is not strange if letters sent to me were lost. I assure you, for years I have not been three weeks in the same place. You get so weary of living in one spot and never stirring; and if you travel, even travelling soon loses its charm.”

“You seem,” said Arthur, “to be out of sorts this morning. Last night you were more cheerful.”

“I am always cheerful of an evening,” his

visitor retorted; "but of a morning how barren and unsatisfactory the whole world appears! When we are tumbling out of bed what deplorable objects we look! Is there anything more dreary than the aspect of a street at seven or eight a.m.?"

Arthur laughed at this odd fancy.

"I find," continued Vane, "nothing but vanity and affliction of spirit of a morning, and if it had not been for my impatience to pay you a visit, I should scarcely have emerged from my den at such an early hour."

This assertion was flagrantly untrue, but it suited his purpose to appear as though he were very partial to Arthur.

"I should never have thought it possible," he went on saying, "for anyone to bear so great and sudden a change of fortune so philosophically as you are doing. I should be half wild with excitement. What astonishing strength of mind you must have to be so composed!"

This remark was highly gratifying to Arthur. He had not supposed that the

manner in which he bore his good fortune was deserving of commendation, but now that he came to think of it he mentally agreed with Vane that it was highly praiseworthy.

“ I should have a thousand schemes in my head,” said Vane, “ as to how I should enjoy myself, and I should be so impatient that I should certainly plunge at once into a whirl of gaiety. Not one moment would I delay enjoying myself.”

“ There are few people,” said Arthur, “ who would not say so too. But I—well, the fact is, I have gone through so much that I have at present little relish for amusement.”

“ If you will only begin,” said Vane, “ the relish will come before you are aware of it. You must launch forth, you must assert yourself, you must — ”

Words here failed him to express his conceptions, so he waved his hands, as if he were embracing all the joys and pleasures of the world. He would, indeed, have been overjoyed to become Arthur's guide on the flowery path to ruin, and to occupy this post was the great object he had in view.

Arthur, impressionable and unsuspicious, was, within certain bounds, easily influenced. An idea suggested to him was quickly grasped by his mind, and improved by his lively imagination; and those towards whom he was favourably disposed had additional facility in moulding him to their will. He was not weak, but he was kind, pliant, and courteous, and sensitive in a high degree to pleasant or unpleasant impressions.

We need not, therefore, marvel if he was inclined to take George Vane into his good graces and to make an intimate friend of him. He invited him to stay for luncheon, and talked all the time of his plans, of the house he intended to take, of how he should furnish it, of the horses he would buy, and listened with much interest to Vane's suggestions and recommendations. Vane was greatly elated to find that his advances were so well received, and he determined to derive as much advantage as possible from his wealthy friend's partiality.

Arthur's days were now very pleasantly spent, what with invitations from Lady Marsh-

field, the Silversnakes, and other acquaintances, and the agreeable occupation of fitting up his house in the most luxurious style. Lady Marshfield and Mrs. Silversnake were most kind in giving him the benefit of their taste and experience, and the solicitude which Mrs. Silversnake showed in all his affairs was so marked that George Vane drew from it the inference that she was not without hopes of securing the young, handsome, and rich Arthur Challoner for her daughter, "otherwise," he argued, "what could her motive be in taking such an absorbing interest in him?" Whether this suspicion was well-founded or not, it proves that Vane held disinterested friendship to be a fiction and a myth.

CHAPTER X.

IN vast cities, where men of all nations assemble, there is sure to be a dangerous minority, capable of every vice and crime, forming a nucleus of evil by which the peace and security of the State are threatened. Thus in Philip Beverley's disposition, exposed by nature and fortune to every bad passion and misleading influence, there was formed, if we may so express ourselves, a deposit of evil qualities which only required stirring to poison his character and his actions. Now, unfortunately, the time had arrived when it was to be lashed into fury, and goaded into frenzy. As our narrative proceeds we shall have to trace the decline and fall of what might have been an honourable career.

When he told Arthur that he intended to make himself as disagreeable as possible to the Berners, he said no more than was really his intention ; and he lost no time in carrying out his amiable plan.

He opened hostilities by writing a long letter to his father, the whole tenour of which tended to bias him against Mr. Berner. At the same time, Philip professed to be perfectly contented with his place of residence, and to be willing to remain as long as might be desired. He knew his father's character, and calculated accordingly. Had he openly decried Mr. Berner, his assertions would have obtained no credit ; but this subtle method of detraction, dictated seemingly by a friendly spirit, and uttered, as it were, in an unconscious manner, worked with the greatest force and effect.

Having thus diplomatically prepared the way for retreat, he vigorously attacked the enemy, and made himself so disagreeable that, when he announced his intention of leaving, the very thought of his departure was delightful to the Berners.

Having carried his point, Philip behaved with tolerable civility until he left. So intense was his selfishness, and so violent his craving for perpetual enjoyment, that, whenever he was thwarted in the slightest degree, he would lose sight of the laws of decorum and civility, and behave with odious insolence, and even ferocity; but if the obstacle which roused his ire was removed, he would become somewhat less overbearing, and more amenable to reason.

It was a relief to the Berners when he was gone, but Ruddles felt his loss deeply, notwithstanding the frequent bullying to which he had been subjected. The boy was naturally affectionate and forgiving, and would have borne even harsher treatment without a murmur.

While these events were taking place, the fortunes of those who lived at number 4, Dullroad Buildings, were undergoing a change. Arabella Clarke was destined not much longer to remain in that dreary abode.

Miss Clarke was, as we have already informed the reader, constantly making new

wills. Her freaks and caprices were unaccountable, and sorely puzzled the cool, legal mind of her solicitor, to whom the slightest deviation from the path of a strictly rational conduct appeared a mild lunacy.

“Well, I declare!” he exclaimed one morning, “if that isn’t Miss Clarke coming again about her everlasting will! When will the woman settle as to how she will leave her property? Not satisfied with adding codicils, she is for ever revoking wills which only a few weeks before she declared to express her final decision.”

Miss Clarke marched into his office with a determined step, and after drawing out of her reticule an enormous quantity of letters and memoranda, she said —

“I feel it my duty to reconsider the will I made three months ago, and by which I left my niece Arabella nothing. Since then I have had reason to believe that she is looked upon with extreme disfavour by my cousin Letitia Jemima Elizabeth Clarke, a person to whom I have the greatest aversion, and I therefore intend leaving the said Arabella Clarke a

substantial legacy as the best means of provoking, annoying, and aggravating the said Letitia Jemima Elizabeth Clarke."

The solicitor took down her instructions, trying his best to conceal the sardonic smile called forth by this exhibition of petty spite.

"I bequeath the sum of ten thousand pounds to my niece Arabella Clarke. Have you written that?"

"Yes."

"Very well. Now I am positive that she has an intense wish to possess my rings, a wish I am determined not to gratify. I therefore intend leaving my emerald and diamond ring to Mrs. Silversnake as a memento of a devoted friend; though I do not much care for the woman, that phrase sounds well, so please insert it. I leave my brilliant diamond ring and my half-hoop ruby ring to Miss Scratcher. Arabella is frantically jealous of her, she will be wild at my leaving them to Clotilda! Miss Clotilda Scratcher; have you put that down?"

"I have."

"As for my opal ring, I bequeath it to

Mrs. Jones. She is superstitious to the last degree, and will be terrified at receiving it. My half-hoop sapphire ring I bequeath to Lady Marshfield as a slight token of affectionate regard! I can't say that I really have any regard for her, but it sounds well to have a title in the list of legatees. My turquoise and diamond earrings I leave to Mrs. M'Dowd, who never wears earrings. The rest of my jewellery is to be sold, and the proceeds to be handed over to the —— Hospital. It looks well to bequeath something to a hospital, and that particular institution is not in want of funds. I have made it a rule through life never to give anything in charity; it pauperizes the recipients, and encourages begging and idleness. I do not deviate from that wholesome principle by leaving a legacy to a wealthy hospital; it is more a present than a charity. Are you not of that opinion?"

"Decidedly; and I admire the consistency with which you carry out your ideas."

"Exactly!" she exclaimed, with great complacency, "that is what I am always im-

pressing on Arabella. 'Never be influenced by feelings,' I say to her; 'always by principle. Never let your actions be the result of whim or impulse, but always of reason. Take an example by me, who am never swayed by passion or caprice.' I have said that to her times without number. But to return to business. In my last will I left my cook an annuity of forty pounds. She burned my chops yesterday, and my coffee was as weak as water. I will not be neglected with impunity, so I shall omit her altogether in this will. And, after all, I am not bound to provide for her. She has only been in my service fifteen years; and, in my opinion, servants employed for any period under a quarter of a century ought not to be entitled to form expectations. I leave the sum of one thousand pounds to my doctor, provided I attain the age of eighty; if I do not attain that age he is to have nothing. I have already informed him of this item, and it has had the desired effect of making him bestow more care on my constitution. Of late I have been feeling very ill, with the strangest

sensations all over me. I do not know what they are."

She said these last words with a shudder, and paused for a moment.

"As for that hateful Letitia Jemima Elizabeth Clarke," she resumed, with desperate energy, "she shall not have one farthing of my money, not one halfpenny. She is on bad terms with her brother, John Clarke; I therefore leave him two thousand pounds free of duty. Arabella's money shall not be free of duty; that will make her angry. And I appoint the said John Clarke and the Reverend Frederick Berner my executors and trustees; and I bequeath two hundred pounds to Mr. Berner, to compensate him for the trouble he will have. I gave him a hint one day that I would leave him a thousand pounds; but I do not care for his wife, so the other sum is ample. The lease of my house I leave to Arabella. She hates it, and will dislike having it on her hands. After these legacies and all my debts are paid, I direct that the residue of my estate be applied to erecting a magnificent stained glass window in —— Church to

my memory, and that a brass tablet be placed beneath it setting forth my munificence and concluding with the words : ‘ Her spirit was charity and love.’ ”

Having given with this hypocritical ostentation the finishing touch to her frightful exhibition of malignity and caprice, she rose with a triumphant air.

The solicitor was too well versed in the darker phases of human nature to feel surprise or indignation at the frame of mind in which she drew up her last will and testament, but he could not suppress a feeling of intense contempt.

He arranged to come next day with the document in a legal form and the witnesses, and she departed well-pleased with the result of the interview.

Next day the document was duly signed, Arabella having been previously sent out of the house on some pretext by her astute aunt that she might not guess what event was taking place. Indeed, she was completely ignorant of the fact that Miss Clarke had made and revoked so many wills.

It was fortunate for Arabella that the will was made without loss of time. Miss Clarke, whose health had long been failing, now rapidly declined. One evening when Arabella had retired to her room, she heard a violent ringing of bells, and a moment afterwards the housemaid came running upstairs and rapped at her door, exclaiming in an agitated voice—

“Do come down, Miss Arabella. We don’t know what to do, Miss Clarke is so queer.”

Arabella, in the greatest alarm, slipped on her dressing-gown and hastened to her aunt’s room. She found her reclining in an easy-chair, to which the cook and housemaid had conducted her on answering the bell. She had sunk on the floor near the bell-rope, and was almost unconscious when they entered. She was now somewhat relieved, and answered Arabella’s inquiries with impatience.

“Don’t bend over me like that, child; you stifle me. Send for the doctor. The room was too hot. I shall be better presently.”

In spite of this assurance she looked

alarmingly ill, and Arabella lost no time in dispatching a message to the doctor, begging his immediate attendance.

Pending his arrival she did her best to alleviate the pains of the sufferer; no easy task, for she was restless, impatient, and savagely irritable. With the cook's assistance Arabella managed to get her into bed, though the trouble and exertion were great.

At last the doctor came. The patient watched the expression of his face with anxiety, and answered his questions angrily and evasively.

"I am not ill at all," she muttered; "I am only suffering from the effects of an overheated room. We need not have sent for you, but Arabella is so absurdly nervous. I have told her times without number not to be guided by impulse."

Here she paused for breath, closing her eyes, and then resumed —

"Perhaps she believes what she hopes. We all do that. She wishes me to go. She cannot hear what I am saying?"

With these words she sat up in her bed and looked wildly round the room.

"No, she cannot," said the doctor, soothingly.

"I will alter my will," she resumed, sinking back on her pillow. "She shall have no cause to rejoice! She has been plotting and scheming, scheming and plotting for this—for this! I know her! Doctor, tell me truly: am I in danger?"

Saying these words she clasped his hand eagerly.

"If you keep yourself perfectly quiet," he replied, "I can answer honestly that you are not in danger."

"Arabella!" she cried, with a sudden effort. "Arabella, come to me quickly."

Her niece obeyed the summons and hurried to her bedside.

"I am here, Aunt Lydia."

"Arabella," she cried, "he wishes to prevent me from saying what I have to say; but I will not be silenced. They are forging my will! I thought so all along. I suspected it for months, and now I know it! But they

shall be well punished. Send for the police, and have them arrested. Forgery! police! detectives!"

Arabella stood aghast on hearing these delirious words, and gazed with alarm and concern at the wretched old woman.

"I must prosecute them," she continued. "Doctor, make me well by the time the trial takes place. I must appear as a witness, and so must Arabella and John Clarke. Oh, for Heaven's sake make me well! I have left you a thousand pounds in my will, provided I live to be eighty. I am actually seventy now, though I don't look it. Don't you think you can pull me through another ten years? It is to your interest to do so. Ten years are a short time after all. Make me well, and God will bless you. Make me well! make me well!"

She moaned and shuddered and looked appealingly at the doctor, who tried to soothe her as best he could. He wrote a prescription, and took his departure when she was somewhat composed, assuring Arabella that there was no imminent danger provided she

could be prevented from exciting herself with talking.

Arabella sent without delay for the medicine and spent the interval in anxious watching at the bedside. Great lassitude had set in after the foregoing excitement, and Arabella fervently hoped that all danger was averted ; but when the medicine arrived it was necessary to give it to the patient, and Arabella approached the bed with that object. To her extreme dismay, Miss Clarke stubbornly refused to take it, and pushed her aside angrily.

“ No, no,” she murmured ; “ not a drop. I want nothing. I will take nothing. I will be left in peace. Why torment me ? Arabella, you are unkind to me, to me who leave you so much.”

Arabella urged her to take the medicine, but without avail. She turned her face to the wall and feigned to fall asleep.

Seeing that further pressing was useless, and might be injurious, Arabella desisted, and resolved to wait for a favourable opportunity. The hours of night were advancing, and not a sign did Miss Clarke make. So

silent was she that at last Arabella became alarmed and softly approached the bedside.

The sick woman started with terror, and gazed at her with wild eyes.

“What is it?” she asked.

Arabella again implored her to take the medicine.

“Not I!” she retorted. “I am better, I am well. The stained-glass window will look superb, and the inscription on the tablet will be impressive. If Letitia ever sees it she will turn white with anger. I wish she were suffering what I am suffering now. Give me the medicine; Letitia would rather I did not take it.”

Relieved at this favourable turn of affairs, Arabella did as she was told. Miss Clarke swallowed it eagerly; but her mind was wandering, and her fancies became more strange and incoherent.

“Burn it, burn it,” she moaned. “It is useless—I will make another. A thousand pounds, doctor; remember that! Ten years more. Arabella, we must go away—change of air—I shall recover. This day next year

where shall I be? Oh, Arabella, do not say that I shall be taken before then! A few years longer. I have so much to do—so many things to settle, and it is so cold travelling at this time of year. I must go abroad—to Germany for the waters—I shall then recover. Pack up everything, child, but not my rings. They are to be given to Lady Scratcher and Clotilda Marshfield. They are valuable, and might be stolen. Is my will stolen? Have they forged it? Keep me back, child, keep me back. They are carrying me away! The passage is so terribly rough, and the wind is so high! Keep me back! A thousand pounds—all my fortune—to make me well!”

She wandered in this harrowing strain until her strength failed and unconsciousness set in, from which she never rallied. She died the next evening at half-past seven, and Arabella, alone in the world, wept bitterly for her loss, selfish, harsh, capricious, and unkind though she had frequently been.

The obsequies were performed, the will was opened and read; and, to use the

beautiful metaphor uttered by Mr. Berner on the occasion, "the spirit of the departed beamed on the legatees." He was pleased with his share, but most of the others were, as the testatrix had foreseen, sorely disappointed. Arabella, though not dissatisfied with the sum bequeathed to her, had confidently expected her aunt's jewels. Letitia, being completely passed over, had thus a bitter grievance, which she nourished for the rest of her life. John Clarke was indignant at the smallness of his legacy, and Mrs. Jones gave herself up for lost when she received the opal ring.

But the superb window was placed in the church, the tablet was put up with a fulsome inscription, in which a woman who had never done a generous action in her life was extolled as the pattern of every virtue.

CHAPTER XI.

THE frost and snow of winter, the winds of March, and the fitful showers of April have succeeded each other, and spring is advancing into summer since the events narrated in our last chapter. As the months went by they brought many pleasures and gratifications to Arthur. He had become a great favourite in society, and, as George Vane had foreseen, when he had tasted pleasure he was, ere long, captivated by it. Many of his qualities that had lain dormant were now developed by prosperity. Eight months earlier he was but a youth, inexperienced, diffident of himself, and uncertain of his future; now he was a man, acquainted with the world, though not

disabused of its follies ; conscious of his own advantages of nature and fortune, though not yet versed in the correct estimation of those who called themselves his friends ; capable of indulging his tastes and inclinations to the utmost, though not laying aside the real kindness and generosity of his character.

But however much he might divert himself with gaieties, his thoughts were constantly reverting to Flora Wentworth and her many attractions, and it was a sharp thorn in his side to perceive how far deeper were her feelings for Philip Beverley than for himself.

With O'Brien he was, as ever, on the most cordial terms. They were drawn to each other by an innate sympathy such as can only be felt, not analyzed ; a sympathy for which no reason can be adduced, except that given by Montaigne when asked why he was so attached to his friend : "*Parce que c'était lui, parce que c'était moi.*"

If O'Brien was in every sense a desirable companion, the same cannot be said of George Vane. Every month seemed to develop more fully the bad qualities in-

herent to his disposition, and they were qualities unredeemed by any amiable traits.

Arthur had not seen much of Philip during these months. Mr. Beverley had died suddenly, and Philip had succeeded to his enormous fortune. Neither affectionate nor dutiful, his feelings were little in harmony with the mourning he donned.

Mr. and Mrs. Silversnake were sedulous in their attentions to Arthur, and surrounded him with a delicate little web of treacherous kindness and false civility, in which they hoped to entangle, if not himself, at least his fortune. Miss Silversnake had made a bosom friend of Arabella Clarke, who was her parents' constant visitor. At their house Arthur also frequently met Flora and Mrs. Ford ; but he had few opportunities of a *tête-à-tête* with the charming girl as she was keenly watched by her companion and he by his satellites.

And now that we see him in the clutches of this gang of Beverleys, Silversnakes, and Vanes, to say nothing of the smaller fry of harpies and parasites, we can confidently prophesy that he will reap sorrow and deso-

lation from such a seed. We shall enumerate one by one the wounds inflicted upon his heart, until at last, pierced through and through with the arrows of treachery, it will be a marvel that he arises and lives.

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“ I’ll bet you five thousand guineas that in all Europe you could never find a handsomer or more attractive girl than Flora Wentworth. Even the jealous eye of Miss Silversnake fails to discover a flaw in her beauty. If you were to marry her, all the men would envy you and all the women would be jealous of her. She is peerless, and I am quite certain that you appreciate her perfections. Why, therefore, do you not propose to her?”

Thus Philip Beverley was saying to Arthur one evening after dinner at the house of the latter, and after imbibing a considerable quantity of wine.

“ You have often asked me that question,” said Arthur, smiling, “ and I have invariably replied that you stand higher in her favour

than myself, and that is an excellent reason for me not to proceed further."

"But if I assure you," said Philip, filling his glass, "that I have not the slightest intention of marrying as yet? If I give you my word of honour that I never paid, or intended to pay, my addresses to Miss Wentworth? If I declare that I really am not in love with her, and that I have no reason to believe that she cares for me as much as you suppose?"

As he said these words he drank off his wine rapidly and excitedly.

Arthur looked at him and said—

"I am surely not mistaken. The insight of love is keen, and I am convinced that Flora Wentworth is devoted to you. Propose to her and you will be accepted. I would be the last to stand in the way of your happiness. It would give me almost as much joy to see you happy with her as myself."

Philip's perfidious eyes had a strange gleam in them as he answered—

"Perhaps I may be induced to marry ten years hence, but not now. I wish to enjoy

my liberty a little longer. You, who are so much steadier than I am, would make a far better husband. Why do you hesitate? Your fortune is, I am sure, more than ample."

"It is nothing to yours," said Arthur.

"What of that? Flora is not a girl to weigh pounds, shillings, and pence; and, even if she were, your position is such that she would be delighted with your offer. I would not say all this if I did not know how happy you would be together. Now, my dear fellow, why oblige me to hold forth all night? Why not listen to reason and take the step that will make your future delightful?"

He proceeded to paint their connubial felicity in such brilliant colours that Arthur, enchanted with the prospect, gave up all further opposition, and assured his friend that he would propose to her next day.

"Very well," thought Philip; "but I shall take care that you arrive too late."

Philip Beverley had indeed placed in Arthur's way a net of abominable guile.

We have seen enough of this young man's nature to discover that he derived a fiend-like

pleasure from the misery of others ; and now that he perceived this unique opportunity of gratifying that odious taste he seized it with eager delight. He looked upon the whole affair as a huge joke, and whether it would make Arthur unhappy or not was little his concern. Accordingly, so soon as he returned to his house that night, he wrote a letter to Miss Wentworth declaring his love and asking her to become his wife, a piece of double-dyed treachery at once perfidious to his friend and cruel to the woman he professed to love.

When Flora Wentworth received the letter she perused it with feelings of rapturous elation. The plausible exterior of the arch-traitor had captivated her, and she was one of those who, if they love at all, love deeply and constantly. Her reply was, as may be supposed, a most favourable assent, highly gratifying to Philip's vanity.

Having despatched her answer, she acquainted Mrs. Ford with the momentous step she had taken.

“ What ! ” exclaimed that lady, “ you do

not mean to say that you have been so rash as to accept Mr. Beverley?"

"I have accepted him," said Flora, "without hesitation."

"In spite of all my warnings?"

"I know you have a prejudice against him," she replied; "but it is unfounded."

"On the contrary," protested Mrs. Ford, "I myself liked him at first, and it was not until I had unanswerable proof of his bad disposition that I tried to open your eyes. Flora, we have lived long enough together for you to know that I am not suspicious, not censorious, not uncharitable in my judgment; but my love for you, and my desire for your happiness, make me speak out boldly and firmly, and declare that if you marry Mr. Beverley it will be the most fatal step you could possibly take."

"I will not listen to such language," said Flora, hotly; "after having accepted him it would be treason in me to do so."

"There is time," argued Mrs. Ford, "there is yet time for you to draw back. The happiness of your whole future is concerned. I

have heard stories about him from reliable sources that would make you shudder."

"And who has not been calumniated and libelled?" asked Flora, indignantly. "How can you stoop to make yourself the mouth-piece of such fabrications?"

"They are nothing of the kind. They are truths; and I utter them in order to save you from a terrible fate."

A pause ensued, and Flora seemed for a moment impressed by her words. However, she soon resumed her attitude of self-defence.

"Lady Marshfield declared solemnly to me that Philip Beverley would make an excellent husband; that he may have had faults, but that they would be toned down ere long, and that I would be very unwise to reject him."

"Lady Marshfield!" exclaimed Mrs. Ford, bitterly; "if she is to become your guide, philosopher, and friend, I shall not wonder at the most untoward result. But I shall say no more. I have done my duty; I have warned you; I am not called upon to interfere further. I am compelled to leave you to your own

judgment. May it guide you safely through the dangers of life ! ”

With these words, uttered with profounder emotion than this cold, self-contained woman had ever before shown, she left the room.

Flora was alone. In spite of herself, the warning had sunk deeply into her soul. She could not shake off a sense of the momentous nature of the step she had taken. The prospect of the future rose in vague outline and dark colouring before her, and it required all her affection for Philip to reassure her. But, nevertheless, some clouds continued to hang over her, and, although she was far from regretting what she had done, there were some importunate queries and fears that would not be dispelled.

While she was in this frame of mind, Arthur Challoner was announced. She received him with some surprise.

He looked unusually well on this momentous day. His fine figure was set off by fashionable clothes, and his face was animated by a singularly tender and pleasing expression. Flora could not help being struck by it, and

with her feminine keenness of perception she vaguely, if not distinctly, foresaw on what errand he had come.

"You come opportunely," she said, with a smile. "I have been meditating, and that occupation does not always make us cheerful."

"I should suppose," said Arthur, "that *your* thoughts would always be of a delightful nature."

"Not always," she answered. "There are moments —"

She sighed, and did not finish her phrase.

"Yes," said Arthur, "I, too, feel that there are moments when our reflections are fraught with melancholy, when we feel that our destiny is not as we imagined it to be, when we hope for something more beautiful than the present can offer. I speak from experience, for I have felt these emotions myself. Indeed, I feel them now; and I shall always feel them unless a happier future opens on my path; I shall always feel a loneliness and a vague desire for greater happiness if I have not her I love to make

me happy, if my intense affection and devotion are not requited. Need I explain myself further? Do you not know that you, and you alone, are, and ever have been, the joy of my life and the ideal of my dreams?"

He seized her hand and kissed it passionately.

"Mr. Challoner," she exclaimed, "this is indeed a strange time you have chosen for such a declaration, a time when I am unprepared for it, when I thought you surely must know—you cannot be ignorant—you, his intimate friend—are you not aware that I am engaged to him?"

"Engaged to whom?" Arthur gasped.

"To Mr. Beverley," she replied.

Arthur was thunderstruck. He gazed at her with speechless astonishment.

Several minutes elapsed before he could find voice to say —

"What do I hear? Can it be true? You, engaged to Beverley, to Philip Beverley? To the man who—but no—there must be a mistake. It cannot be my friend that you mean!"

“But I do,” she said. “Why do you doubt it?”

He rested his giddy head in his hand and closed his eyes. After an interval he asked —

“Since when have you been engaged?”

“Only since to-day,” she replied. “Why do you inquire?”

“Because there is treachery in it,” he cried, passionately, “because there is double-dyed villainy in it, and falsehood, and infernal fraud. He himself only yesterday—but no, I cannot tell you the cruel story.”

He rose, and paced excitedly up and down the room. Her eyes followed him with a terrified, bewildered expression.

“You will not believe me when I relate it,” he continued. “Only yesterday, not twenty-four hours ago, I told him how deeply I loved you, and that I was only held back by my conviction that you preferred him to me. What was his reply? He gave me his most solemn word of honour that he had no intention of declaring himself; indeed, he assured me” (this Arthur uttered with bitter emphasis) “that he did not love you, that his feelings

were not sufficiently deep for him to contemplate matrimony. From this circumstance you may judge the sincerity of his professions."

"This is a most painful and terrible scene," Flora exclaimed with profound emotion. "It grieves me to see you so distressed, and to hear such accusations levelled against Philip. There must be a misunderstanding somewhere. They cannot, cannot be accurate. Pray consider, Mr. Challoner, what you are saying. Remember that I am now his affianced bride, and that to attempt to sow distrust between us would be cruel."

Here she burst into tears.

Arthur was moved, and said gently —

"My dear Miss Wentworth, I grieve more for your distress than for my own misfortune. Never would I say a word to wound you or to disturb your happiness ; but I must still maintain that there is no mistake, and that I am the victim of a most cruel, atrocious fraud."

"Leave me, leave me," she cried, vehemently. "I cannot listen without treason to such language respecting my future husband.

I shall speak to him, and it will all be explained. Leave me, I pray you, leave me without delay. I cannot endure this any longer. Philip shall speak—he shall justify himself—but meanwhile leave me.”

Her voice was so imploring, and her look expressive of such acute sorrow, that he was fain to obey in silence.

He left her, a tempest raging in his heart. Outside he encountered the sedate figure of Mrs. Ford.

“What has happened?” she asked. “I knew by your voices something unusual had occurred.”

In disjointed, hurried phrases he told her his story.

“I am not surprised,” she muttered. “Of Mr. Beverley I always had an unfavourable opinion. You have confirmed it. He will make my poor child unhappy. By what malignant influence is she so blinded? Would to God her eyes were opened!”

Arthur sighed, and assured her that what he said was true.

“I believe it,” she exclaimed, “I believe

it fully. I have seen the world, and I know what Mr. Beverley is. I have tried in vain to warn her against him. May this incident be more successful in disabusing her than my feeble words have been ! ”

She said this so kindly and sincerely that Arthur was emboldened to ask her to let him know how Flora would be disposed in a day or two, to let him have a short note with information as to how she was behaving towards Philip. After some hesitation Mrs. Ford agreed to comply with his request.

“ I may be wrong,” she said, “ in writing to you in such delicate circumstances without her knowledge ; but if you will promise not to seek an interview of her without first informing me, I think I shall be justified in doing as you desire.”

He readily gave the promise, and left her with many expressions of gratitude for her sympathy.

As he went his way he felt as if the ground were burning under his feet, and as if the houses were about to fall on him and crush him. Such wickedness, such perfidy, such

deliberate and cold-blooded treachery! He could scarcely believe it. He doubted for a moment whether he was not under the influence of a horrible nightmare. But no—it was the bitter truth. The blood was running hotly through his veins. He was passing through the streets of London. The house of the woman he loved lay behind him, and ere long he saw before him the house of the man he must for ever hate.

He gazed upon the lofty pile as it rose up against the grey sky; he pictured to himself Flora's form passing through its stately doors; he beheld in thought Philip by her side; the idea overpowered him, and he angrily resolved to call him to account, and to make him own face to face his treason.

Arthur, being known to the servants as one of their master's intimates, was admitted without delay; but when he came to Philip's room he found it empty. He had expected to see him there, and before he could recover from his surprise, Philip's valet entered with a message to the effect that his master was unwell and could receive nobody. Arthur

was not to be shaken off so easily. He wrote some lines in his pocket-book, upbraiding Philip for his perfidious conduct, and declaring that he would never speak to him again. He folded up the paper and gave it to the valet, who soon returned with the following answer —

“ DEAR CHALLONER,

“ I don't quite understand your note. What I said last night was mere fun, and I never meant you to take it seriously. The fact is, we had both of us been drinking too much wine. You had better not think any more of the affair. I have been accepted, but you may console yourself with the thought that you might have been the lucky man had your offer preceded mine by a few hours.

“ Yours truly,

“ P. B.”

The deliberate brazen impudence of this answer gave Arthur a deeper insight into Philip's nature than he had hitherto possessed. He left the house with indignant rage, and

determined never to set foot in it again. What a scandalously false assertion that they had been drinking the night before! And how insulting was the concluding consolation!

Had Arthur been of a designing and selfish disposition, this action of Philip's would have produced in him little of the surprise that now overwhelmed him. But his very candour and sincerity were now the gates through which a flood of sorrow entered his soul.

When he returned home he realized more fully than before how completely he had set his heart on Flora Wentworth, and how bitter was the disappointment of refusal. It was, in truth, the first great trial of his life, his first draught of the cup of sorrow.

Hearing as he did from the Marshfields and the Silversnakes frequent reports as to the preparations for Flora's wedding, his injured feelings were constantly receiving new wounds, whereby he was wrought up to so acute a state of mental suffering that he determined to absent himself for a while from the scene of his rival's success and

happiness. He invited O'Brien to go with him to Norway for a few weeks, in the fond hope of escaping the sight and even the news of the wedding.

O'Brien willingly accepted his invitation, so without delay they started on their tour. But before his departure Arthur sent Flora a present of a magnificent bracelet of brilliants and rubies, accompanied by a note expressing in tender terms his sincere wishes for her future happiness.

CHAPTER XII.

IT must not be supposed that Flora received either Arthur's present or note without a pang. She was of so kind and sympathetic a nature, that to see any fellow-creature in sorrow was misery to her, and much more so when the afflicted person was one towards whom she entertained a feeling of partiality. She had always liked Arthur, and was deeply distressed on hearing from him the account of Philip's strange, and to her inexplicable, behaviour; nor would she have forgiven the latter had he not possessed complete mastery over her feelings, and had he not justified himself by the same plea with which he justified his conduct to Arthur.

"My dearest Flora," he said, "do not

waste a thought on Challoner. The evening before we both proposed we were talking of you. I knew that he admired you, and I said jestingly something about your being suited to each other. I did not mean it, and should not have said it, but one does not always weigh one's words exactly. As to my telling him that I had no intention of proposing to you, it is utterly false. The fact is, he had been taking rather more wine than was good for him, and next morning he had but a confused recollection of our conversation. You may rest assured that his account of it was a mistake from beginning to end. Do not think of it any more, and, above all, do not believe that I ever could have said that I did not love you."

These words banished Flora's misgivings, and her idol reigned supreme over her heart. She doubted neither his faith nor his sincerity, and would not listen to Mrs. Ford or to any other person who warned her against him.

There was, indeed, much that was dazzling in Philip. Apart from his immense fortune, he possessed qualities, neither deep nor

estimable, but, nevertheless, calculated to make him attractive to many. Even Mrs. Ford relented somewhat towards him, especially when she saw the magnificent presents he made his bride, the priceless jewels and the invaluable lace.

Lady Marshfield's triumphant delight in the brilliant marriage her dear Flora was about to make, knew no bounds. She called daily, sometimes several times a day, and was never weary of extolling Philip's lavish gifts, and of telling Flora how happy and enviable was her lot.

The fifteenth of June, the day fixed for the wedding, was drawing near. Mr. Wentworth, Flora's former guardian, came up to town to give her away; the splendid trousseau was nearly ready, and Lady Marshfield was in the highest spirits.

Flora's dressing-room would have delighted a painter's eye, strewn as it was with the costliest productions of Europe and Asia, and the tables covered with cases containing flashing diamonds, blood-red rubies, and long strings of exquisite pearls. Her refined

type of beauty harmonized admirably with her sumptuous surroundings. This was Lady Marshfield's reflection as she gazed on the graceful girl. She thought her the perfection of loveliness, and congratulated herself on having been the means whereby Flora entered a sphere for which she was so pre-eminently fitted.

While Philip was paying homage to Flora by procuring her every luxury that wealth could purchase and art devise, Arthur, in the mountains of Norway and the rocks of Scandinavia, was consuming his heart with the memory of his love, and from day to day feeling more keenly his loss. Loss it was, although he had never possessed the object of his desire. Loss it was, although he had never owned the heart which now belonged to another. The vision of Flora haunted him in the forests of the North, and was present to him on the billows of the sea. No distance, and assuredly no time, could ever diminish the charm or break the spell. As night fell he perceived her, and as morning dawned he thought only of her. The memory of her

was delicious sorrow and exquisite pain; it was encircled with a halo of grief, and sanctified with a passionate tribute of devotion. He might divert himself with passing through strange countries and distant climes, but the supreme place in his heart would still be held by her. To avoid the sight of his rival's triumph he repaired to the North, but to avoid the triumph of love in his soul was beyond his power. Nor did he wish it; he was far from desiring not to feel the painful emotions that overcame him. When the first shock was over, he derived a strange sensation, akin to pain and yet not unmingled with pleasure, from the intensity of his passion. It supplied him with a perennial fountain of thought, it gave him a companion in solitude, it cast a new light on the world, and made him see it in another shape than before.

O'Brien was a great solace to him in this frame of mind. He was sympathetic and yet cheerful, and entered thoroughly into all his views and feelings. He was of opinion that Arthur did well to absent himself from England for the present. Everyone would

have agreed with him on this point, but, unfortunately, Arthur was destined to behold the scene from which he had so strongly wished to escape.

Sir Alexander wrote to him now and then, and in one of his letters he informed him that the wedding was to take place on the fifth of June. This day was originally chosen, but later on, for Flora's convenience, it was postponed until the fifteenth, and of this circumstance Arthur did not hear. When the momentous fifth was over, he was seized with a restless mood, and nothing would satisfy him but to return to England without delay.

CHAPTER XIII.

“WHO would have thought two months ago that I should be married to-day?”

These words were said by Philip on the morning of the fifteenth of June to Sir Alexander Marshfield, his best man, as they were waiting for the carriage to take them to church.

“Not I, for one,” replied Marshfield, laughing.

“I should think not,” said Philip. “I am as much surprised as you are to find myself in this position. Of course, I should have had to marry some day or other, but I did not think it would be so soon.”

"In your case it is not 'better late than never,'" said Marshfield.

"I can scarcely believe it myself," said Philip; "but I suppose in a few hours I shall be convinced. I have to thank Chal-loner for this."

"It is a pity," said Sir Alexander, "that he is not here to receive your thanks."

"He is cooling himself in the snows of Norway," replied Philip, in a mocking tone; "for my part I wish he were at the North Pole."

"What good would his residence there do you?" asked the other.

"Do you think I want him dangling round Flora after what has passed?" Philip asked, rather sharply. "What the devil would the fellow be doing? I know him better than you do. I wish he and George Vane would emigrate to some out-of-the-way place and never come back."

"I thought you liked Vane," said Sir Alexander.

"I neither like nor dislike him; but he is

always in debt, for ever in difficulties, and perpetually asking his friends to lend him money. Challoner is rich enough now; why can't he ask him, and leave me in peace? I am not the only rich man in the world."

Philip was in a singular mood on his wedding day. An impatient memory of the past, an uneasy anticipation of the future, an irritating sense of his own faults combined to nettle his pride and sharpen his temper. He was ready to fall foul of everybody. Sir Alexander perceived this, and said as little as possible.

It was Philip's determination to have his wedding as splendid as wealth could make it, and the brilliancy of the scene in the church was such as to satisfy even his exacting taste. Flora was ablaze with the jewels he had given her, and her beauty and grace were the admiration of all present; the eight bridesmaids were scarcely inferior to her in attractions. Lady Marshfield appeared in full magnificence, and the church was thronged with the greatest and noblest of the land.

As he passed down the aisle of the church with his wife on his arm, when the ceremony was over, he was indeed, as he had cause to be, elated with joyous pride. Flora and he were the centre of this splendid function ; all eyes were fixed on him with envy, on her with admiration ; he had eclipsed his peers and baffled his rivals. What more complete gratification could he ever experience ?

Flora was supremely happy ; her love for Philip was profound ; and she firmly believed that this day was to be the opening of a blissful future.

The breakfast was to be at Lady Marshfield's house, and a brilliant company had assembled there in expectation of the bridal party. But they were destined to a painful surprise and a dire alarm.

The carriage containing Philip and Flora had nearly arrived at its destination when it encountered another, the horses of which had taken fright, and were tearing along at a furious pace. They dashed violently into Philip's equipage, smashing the windows, and

hurling it to the ground. The coachman was thrown with terrific force from the box, the horses reared, the spectators cried out, a crowd assembled in a moment, and some courageous men had the presence of mind to stop the horses and to succour the injured. From the carriage which had caused the accident none other alighted than Arthur Challoner, breathless with agitation, and eager to come to the rescue. He had returned from the Continent that morning, believing that the event, the cause of so much sorrow to him, had been over some days before. How great was his bewildered wonder on seeing rescued from the shattered carriage the bleeding form of Flora in bridal attire!

Amazement deprived him of speech for some moments; then, with a sudden impulse, he rushed forward, exclaiming —

“Is she saved? Is she saved?”

No answer forthcoming, his blood froze within him at the idea that the worst might have happened. Philip, less injured than

Flora, was raising her up, assisted by several spectators. Intent upon their task, they paid no heed to the questioner. Again he cried —

“Is she saved?”

Philip, recognizing the voice, looked up, and it was now his turn to be astonished.

“What brings you here?” he gasped.

Without replying, Arthur seized Flora's hand. She had lost consciousness, but her pulse was still beating. With a jealous movement, Philip dashed aside Arthur's arm, and said he could assist her himself. It was a painful sight to see the beautiful girl, in her bridal white satin, her veil and her jewels, lying on the road, bleeding and bespattered with mud. Fortunately, Lady Marshfield's house was only a few hundred yards from the scene of the disaster; and Arthur, in spite of Philip's protestations, helped him to carry her thither.

Words cannot describe the emotions felt by those assembled for a joyous banquet when they saw the blood-stained and inani-

mate form of her whom they had expected to welcome in all the fulness of beauty and life.

She was carried up to a bedroom past an inquiring throng, whose festive apparel was in strange contrast with their pale and startled faces. Lady Marshfield was in hysterics, and had completely lost her presence of mind. Sir Alexander could do nothing but utter incoherent exclamations. Mrs. Silversnake and her daughter, and Arabella Clarke, who were among the company, suggested fifteen or twenty doctors for whom it would be advisable to send. Mrs. Ford was the only person who preserved a certain degree of coolness and promptitude. She assumed the command of the frightened house; she sent for doctors and surgeons; she tried to quiet the wild apprehensions that were circulating; in short, she did her utmost at that trying juncture.

The doctors arrived, and, to the relief of all, pronounced Flora's injuries not dangerous. Arthur was relieved beyond expression on

hearing this opinion ; and Philip, who had been in great suspense, heaved a sigh expressive of the mental strain he had undergone. It was a curious sight to see these two men in the same room on such an occasion. Philip married to the woman Arthur loved ; Arthur the unexpected spectator of the bridal party, and the thrilling disaster. Arthur was too humane to show any resentment in his manner to Philip, and the latter was too well versed in worldly ways to betray either embarrassment or uneasiness.

As Philip's misgivings about Flora's danger were dispelled, his displeasure at all his plans and arrangements being disturbed became very marked. He was harsh and irritable to those around him, and at nightfall returned to his house in an angry and disappointed mood, leaving orders that he was to be apprised should any change for the worse take place in Flora's condition.

Arthur required all the assurances of Mrs. Ford and the doctors before he could set his mind at rest that Flora was not in danger,

and before he could bring himself to leave Lady Marshfield's house. The excitement, not only of the accident, but also of the singular meeting, produced such perturbation within him that he passed a restless and sleepless night, and when the hour was sufficiently advanced the first thing he did was to send a messenger to inquire how the patient was progressing. To his intense joy the answer was favourable; she had passed a tolerable night, and the injuries were less serious than at first they seemed.

The account of this startling termination to so brilliant a wedding was rapidly spread, and appeared next morning with ample details in the newspapers. But the most extraordinary version of the affair was that which originated with Mrs. Silversnake. Though it did not reach the general public through the medium of the press, it was circulated with amazing rapidity among her acquaintances. The way in which she communicated it to her intimates was pretty much in the following style :—

“ You have heard of the terrible accident that happened to Mr. and Mrs. Beverley on their wedding-day ? I had the misfortune to witness it, and the happiness of being of some use to the sufferer afterwards. I never saw anything so dreadful in all my life. I thought they were all killed. They escaped as if by a miracle. The fright nearly proved fatal to Lady Marshfield. If it had not been for me I really believe she would have fainted ; but I gave her my scent-bottle, and she revived. Of course, you know that the carriage that caused the accident belonged to Mr. Challoner, the young man who recently came into a large fortune ; and, of course, you are aware that he was Mr. Beverley’s rival in the affections of Miss Wentworth. He was, however, rejected for the wealthier suitor. Now, I leave it to you to imagine what his feelings were on finding himself thus slighted. My husband is very intimate with Mr. Challoner, and likes him vastly, and so do I ; but we all know what resentment is that springs from disappointed love. I would be the last

person to breathe a word against him ; nevertheless, I cannot conceal the fact that I have formed suspicions, which I trust are unfounded. I hope you will not repeat to anybody what I am about to say. Now, pray observe : The carriage belonged to him ; it was his rival's wedding-day ; he had returned from the Continent only a few hours previously ; and just as they are driving up to the house where the breakfast is to be held, his carriage dashes into theirs, and an accident, all but fatal, is the result. Now, I ask, what do you gather from these circumstances ? Does it appear to you to be chance or design ? I would never even remotely suggest such a thought if the events, when put together, did not force it invincibly upon me. I rely on you not to say a word about it to anybody ; but tell me whether you yourself can refrain from looking upon the occurrence in the same light ? I was present when he helped Mr. Beverley to carry the poor sufferer into the house. I scrutinized his face, and it wore an expres-

sion which I shudder to recall. It was the very embodiment of hatred and revenge. I may be wrong, I may be totally mistaken; but we know what things people do when their passions are roused, and I regret to say that I think there is cause for the strongest suspicion."

This suspicion she communicated in the strictest confidence to about fifty or sixty people; and the consequence was that the opinion gained ground that the accident was brought on by Arthur's diabolical vindictiveness. Sensation-mongers and romantic young ladies seized the idea eagerly; and he was ere long the centre of as thick a mass of fable as gathered over the memory of his Royal namesake of the Round Table. Some people affirmed that he drew a revolver, and was about to fire at Flora as she lay senseless, and was only prevented by Philip rushing forward and wresting it from his grasp. Others discovered that he had been from his childhood of a turbulent and dangerous character. They related how he had threa-

tened "to do" for his guardian, and how he had actually stabbed one of his schoolfellows. But worse remained behind. It was asserted by some, who professed to be well informed, that he had obtained his large fortune by forging a will, and that the fact was well known to several persons at San Francisco, whose interest, however, was best served by their silence.

If Mrs. Silversnake wished to set the ball of calumny rolling, she fully had her desire. It is not impossible that such really was her intention. She was piqued with Arthur for showing no symptom of falling in love with her daughter, an event on which she had set her heart. It is quite certain that she was by no means a woman to utter so far-fetched a suspicion unless prompted to do so by malice. Her mind was too clear and acute to entertain the absurd notions she professed.

While she was so busily employed in spreading these rumours, Lady Marshfield and Mrs. Ford were devoting their time and

attention to Flora. Though her injuries were not dangerous, she required great care, and, above all, had to be kept perfectly quiet. When she regained consciousness her first thought was for Philip's safety; and when he came to her bedside and told her that he had not been injured her delight was indescribable. She desired to have him constantly beside her—a proof of affection which he did not at all relish, as he infinitely preferred going to his club and other places of amusement to moping in her room. He withdrew with as good a grace as he could, and paid her as few visits as possible. But, although he was so negligent of her during her illness, he was very eager for her recovery, and counted the days until he could proceed with her on their honeymoon.

Arthur's solicitude continued unabated, and numerous were the inquiries he sent after her health. He was thankful to hear the favourable reports, but many other considerations gave him keen pain. He heard from Mrs. Ford how little devotion Philip was showing,

and it was a harrowing reflection to him that Flora now belonged to a man who did not value her as he would have done. He took little delight in his usual pursuits and pleasures, and it required all the efforts of O'Brien and George Vane to prevent him from passing his days in seclusion and melancholy reveries—a state from which they determined to rescue him—O'Brien out of consideration for his peace of mind, and Vane because he wished his friend to launch into pleasures in which he was sure to have a share.

As long as Flora was suffering from the effects of the accident his mind was too uneasy to allow him to follow their advice, but when she was sufficiently recovered to leave town with Philip, he plunged with desperate energy into every sort of gaiety and dissipation. He felt the wound rankling in his breast, and determined to stifle it with reckless riot.

One evening he went to a dance at Mrs. Silversnake's with O'Brien and George Vane. He had not been feeling well all day, and as

he entered the house, O'Brien remarked to him that he seemed upset.

"It is nothing," said Arthur. "It will pass off."

But in spite of this assurance it was as much as he could do to keep his feet as the hours advanced. One of the guests was Miss Parsons, Flora's friend. With her he danced, and was happy to be able to exchange some words about the idol of his heart. She subsequently danced with O'Brien, and Arthur was interested to observe that they seemed to take a great fancy to each other. He felt, however, so ill that during the supper he was scarcely conscious of what he was doing. His eyes seemed to be set on fire by the lights; his brain was confused and excited; the heat of the rooms produced a burning sensation all over his frame, succeeded by intense chill and shivering. His utmost energy was requisite to sustain him until his departure, and by the time he reached his own house he was in a high fever, which increased alarmingly during the night.

His doctor was summoned without delay, and pronounced it to be a case of brain fever. O'Brien hastened to his bedside, and was constantly in attendance upon him until he was out of danger. For weary days and nights poor Arthur lay in the splendid house he had only recently fitted up for himself, prostrate of body and wandering in mind.

The mental and physical excitement he had gone through the last few months, the poignant grief and the sudden shock, the passionate intensity of his love, and the subsequent frantic diversions into which he threw himself, were, united, too baneful in their power for his constitution to resist. He collapsed suddenly and with terrible completeness.

It was harrowing to O'Brien to have to listen to his delirious words. All the events of the past year hurried in wild chaos through his mind. His sudden accession to wealth, his love for Flora, his friendship towards Philip so treacherously betrayed, his agony, his voyage to Norway, the wedding, and the accident, all claimed their share in his in-

coherent, feverish wandering. At times he would fancy that he had attained his wishes, that he was happy with Flora, and that she was beside him ; but soon the pleasing vision would fade, like the chimera it was, and would give place to wilder and darker fancies. He would cry out against Philip, and denounce him as the cause of his misery, and then his mind would revert to the snowy mountains of Norway, and another train of visions would arise.

“ Why do they keep Flora away from me ? ” he moaned. “ Is she not mine, and am not I hers ? From the first day I saw her I felt she must be mine. Why are the horses running away ? Stop them ! Stop them ! ”

His eyes dilated with horror at the scene his imagination conjured up.

“ There ! It is done ! We are lost, and she is killed ; I have killed her. I must escape ; I cannot stay in Norway ; I must go home. I have had so much to do since I came into my fortune.”

He moved his head unquietly on the pillow and sighed and groaned.

Then came a pause, during which he seemed to be fixing his thoughts on some terror-striking object.

“ For ever, gone for ever, lost to me for ever ! Yes, we all are lost in a wilderness. Look at those mountains and rocks how they frown upon us ! She is on the other side, but I cannot cross them. I am tied down, a prisoner, and they are burning my body. Philip laughs at me—well he may. I see his mocking face. Why do you wish me to stay in Norway ? I must return to England ; I am not going to be kept in obscurity as in my old days at Exeter. My house is ready, and Flora calls it ‘ home.’ How happy we shall be together ! Only a few days’ patience, I have suffered so much, I can bear to wait. I never expected to have the wealth I now enjoy, but why is the night so dark ? ”

Such were the outpourings of his wounded spirit and fevered brain during the long hours of his delirium. It pained O’Brien that the

most intimate secrets of his heart should be thus revealed to the curiosity of his household, and he endeavoured to be as much about the sufferer as possible ; but he was frequently compelled to be absent, and during those intervals he grieved that others should overhear his wanderings.

Arthur's illness was dangerous and long, but one morning, on awaking, his mind was no longer involved in obscurity. The doctor was beginning to apprehend that it might be permanently affected, so serious were the symptoms ; great, therefore, was his relief on descrying the glimmering of returning reason. The prostration of the general system was extreme, and a long time elapsed before his strength was in any degree restored. Had he not had youth and a sound constitution on his side, he would not have risen from his bed, and the earth would ere long have covered Philip's rival and victim.

Gradually he revived, and could take interest in what was going on around him. He could appreciate and express his grati-

tude for O'Brien's devoted attention; he could gaze with pleasure on the sky and clouds visible from his window; he could begin to take stronger nourishment, and the disastrous crisis through which he had passed was receding and leaving him, though suffering, not destroyed.

George Vane had kept aloof from him during this trying time, and did not venture into his presence until he was quite restored. The contrast between his conduct and that of O'Brien was very marked. Unfortunately for Arthur, O'Brien, about the time of his recovery, obtained an appointment in India, and was obliged to take his departure. It was a great grief to Arthur to lose him just at this moment; but the event could not be postponed, and O'Brien went, and with him departed Arthur's good genius.

He was now left to the baleful atmosphere of George Vane's and Sir Alexander's interested friendship; and, delicate as he still was, can we wonder that he relied unduly on them for support? He did so, and allowed

them to enter so far into his confidence as, in stronger and happier days, he would assuredly not have done.

During his convalescence he was occasionally visited by Lady Marshfield, and from her he received sympathy, comfort, and, above all, tidings of Flora. She and her husband had been to France and Switzerland during their honeymoon; they had now returned to town, but intended going abroad again for the winter. Arthur was glad to hear that Flora was in good health and spirits, and that she seemed perfectly happy with Philip. Their house had been splendidly renovated, and they were entertaining their friends with sumptuous balls and parties.

Arthur wondered whether Flora's thoughts ever reverted to him; whether his form ever rose before her mind's eye; whether her heart ever felt an aching regret that he had been rejected.

He would have given all he possessed to gaze upon her again. But this was impossible, and with a sigh he looked on the dreary reality

that surrounded him, and endeavoured to find in friendship the solace that was denied him by love.

As he regained strength, he was able to see more of his acquaintances, and to give them dinners which they all considered highly enjoyable. He had a first-rate *chef*, his wines were of the oldest and choicest, his house was handsome, and he himself had the art of pleasing and entertaining his guests.

Among those who were most frequently seen at his house was Lord Proudham, whose name the reader may remember to have heard from the obsequious Smilie. Lord Proudham was a young man who had recently come into his title and fortune, and whose love of pleasure was only equalled by his extravagance. He made Arthur's acquaintance through Sir Alexander, and thought him very gentlemanly and agreeable. A new friend always had an immense attraction for him, but as a rule his liking began to wane as the individual lost the gloss of novelty. However, he was now at the height of his friendship for Arthur, and

had formed a little scheme for their mutual enjoyment, which was as follows—

Arthur had been advised by the doctors to seek a warmer climate before the winter came on, partly for change of scene after his dangerous illness, partly because it would be wise for him to avoid the rigour of an English winter. Lord Proudham recommended him to follow their counsel, and suggested that he should go with him and with Sir Alexander to Monte Carlo, where he could have every advantage of climate and plenty of amusement besides.

“Nothing in the world could be better for you,” he said. “I shall be delighted to have you with me; Marshfield will be in his element; lots of my friends will be there; it will be most enjoyable. If you don’t like it, you can easily move on further south; but you are sure to like it. As for me, I don’t play much; and you needn’t play at all; Marshfield will make up for our inactivity. I won’t take a refusal; I have made up my mind that you shall be one of our party, and

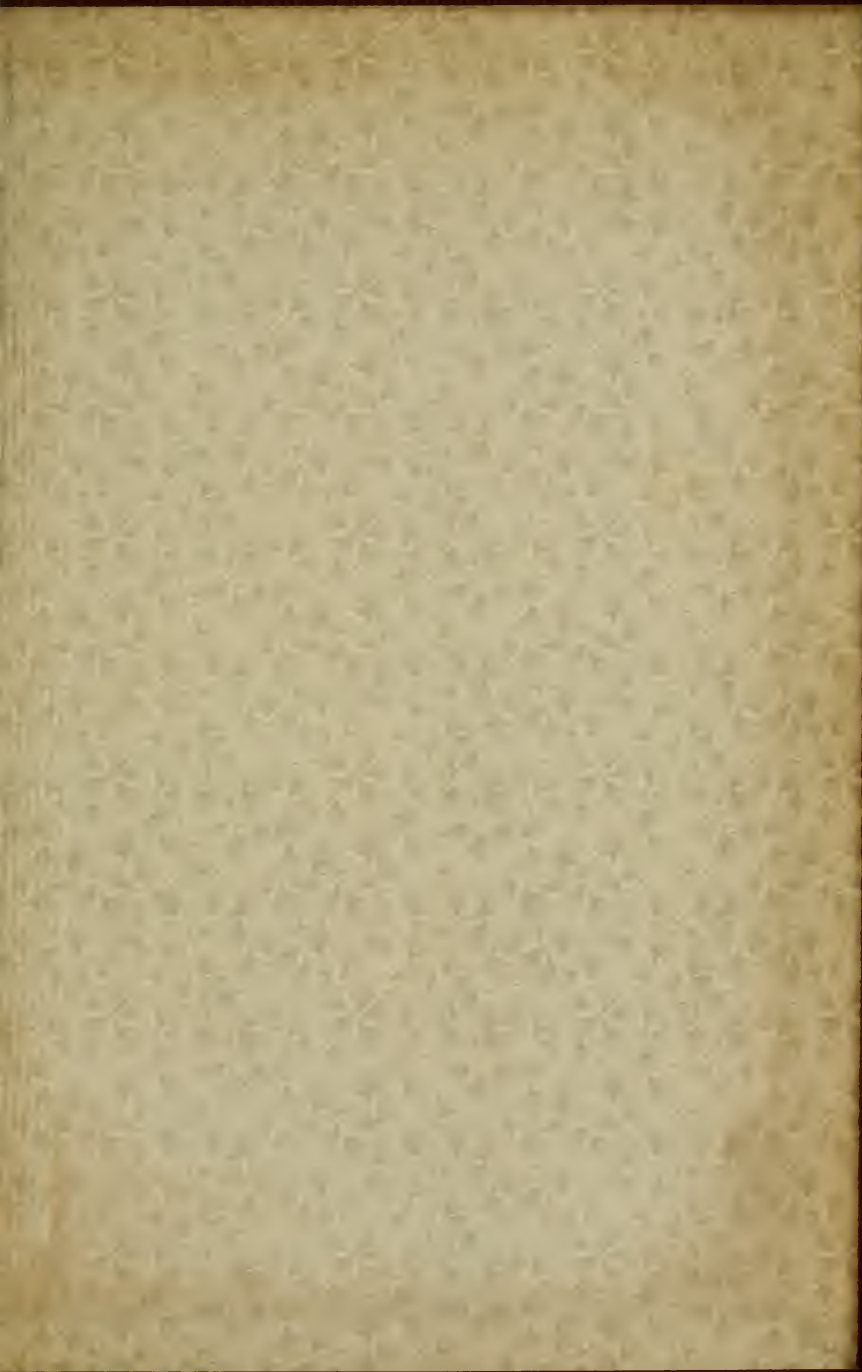
the affair is settled. We think of starting early in November ; will that suit you ? ”

Arthur replied that it would, and thanked him for wishing to have his company.

When George Vane heard of this arrangement, he gave Arthur so many hints that he would like to join them, and alluded so openly to the fact that his finances would not allow him to defray his expenses, that Arthur invited him to come and be his guest, an invitation most eagerly accepted. And so it was arranged that they should start for Monte Carlo during the first week in November ; and the results of their stay at that place we shall relate in the following chapters.







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